



spotlight

February 2013 Vol. 46 No. 2

**ALAN
SEDAGHAT**
INDIVIDUAL PRODUCER
OF THE YEAR 2012



Roger Smith
Chief Executive Officer
AIL & NILICO

All Hail the Victors!

*If ever a man strives
With all his soul's endeavor, sparing himself
Neither expense nor labor to attain
True excellence, then must we give to those
Who have achieved the goal, a proud tribute
Of lordly praise.*
— Pindar (Greek poet c. 522-443 BC)

Each year, I have the honor of calling AIL/NILICO's top producers to let them know they are award winners. It takes about three days (and lots of water and throat lozenges) to get through the calls, but I wouldn't have it any other way. It's important that our winners feel special and know how much we appreciate them. Sending a letter or email just wouldn't cut it.

The tradition of honoring champions is, of course, not new. To kick off the ancient Olympic games, 100 oxen were sacrificed to the Greek gods, roasted during the games, and served as the main course at a celebration for the winners and 10,000 of their closest friends. They held an elaborate horse and chariot parade that wound throughout the city during which the athletes wore olive wreath crowns. "Victory odes" were composed and delivered by famous poets of the day. The bit of poetry at the beginning of this article is from such an ode.

It's just as important that our top producers are honored by their peers in a setting of elaborate celebration. That's why we have our annual Convention. It's a celebration! Not only does this honor our winners, but it serves to encourage and inspire those who may not yet have reached that level of achievement.

In addition to celebrity status, a victorious ancient Olympian was rewarded with cash bonuses and other perks, and he (women could not compete) brought great honor upon his city. The city responded by erecting statues and sometimes even granting tax-free status or free meals for life. We reward our top performers with bonuses, special

amenities — star treatment — and they are a source of pride for the entire agency. Sorry, no statue or tax break, but we will feast in New Orleans.

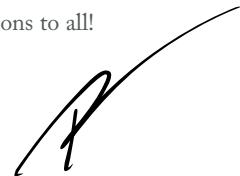
Each year, we dedicate the February issue of *Spotlight* to our top producers and we invite you to join us as we recognize their hard work and dedication. In addition to our Year-to-Date Winners, this issue recognizes Convention qualifiers, the Million Dollar Club, President's Club and Founder's Club qualifiers for 2012.

Author Napoleon Hill wrote, "Desire is the starting point of all achievement, not a hope, not a wish, but a keen pulsating desire which transcends everything." Alan Sedaghat, our #1 Individual Producer for 2012, was a man with desire and a plan. He went for the gold and beat last year's Net ALP record by writing \$530,329, bringing honor and bragging rights to the Altig-Orlovic Agency. Alan, to say 'fantastic job' just doesn't seem like enough. You've made us all proud, and I look forward to honoring you on stage in New Orleans." Be sure to read about Alan's accomplishment on page 20-21.

Thanks to each member of our agency field force and our PR team for your efforts. If you didn't quite win the olive branch crown this year, take heart, work hard and set your sights on the stage in San Francisco in 2014.

I can't resist one last bit of ancient Olympic trivia: On the opening day of the games, athletes did not participate. The first competition involved only trumpeters and heralds. You see, there were no sportscasters to call play-by-play. Trumpeters and heralds competed for the honor of announcing the names of victors and sounding the start of all events. Call it a perk of being CEO: I don't have to compete with anyone for the honor of announcing our winners.

Congratulations to all!



■ spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$2,287,931 in bonuses. For more information on the monthly bonuses, turn to Page 34-41.

Total: \$2,287,931

required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 03/22** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Tuesday 03/26** to count for **March** production.

correction

Bo Gentile should have been listed as #6 December and #4 YTD in the December RGA rankings in last month's issue.



Bo Gentile
Williams-Zophin SGA

#6 RGA December \$171,599 F6 Agent \$294,067 Net ALP 69.2 Rtn	#4 RGA December-YTD \$2,843,518 F6 Agent \$4,540,500 Net ALP 69.2 Rtn
-------------------------------------------------------------------------------	---------------------------------------------------------------------------------------

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*



**leadership
academy**

pg. 06



**2013 convention
qualifiers**

pg. 16



**2012 club
qualifiers**

pg. 18



**2012 ip
of the year**

pg. 20



**2012 award
winners**

pg. 22



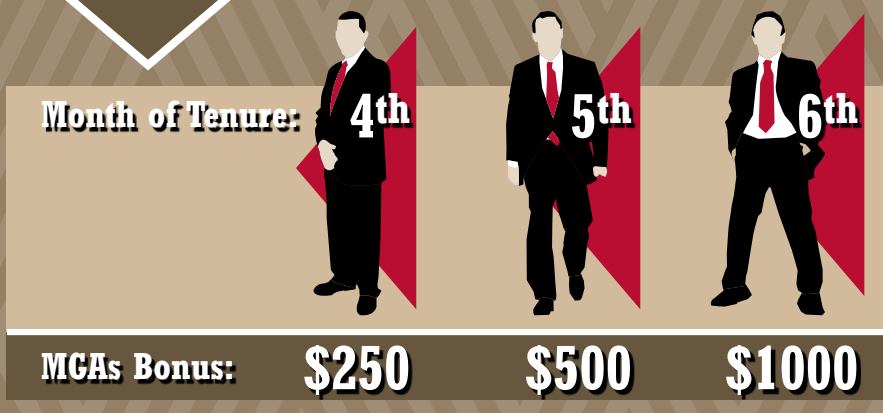


★★★★★
**ATTENTION
 MGAS**
 ★★★★★

NEW AGENT RETENTION — BONUS PROGRAM —

HERE'S HOW IT WORKS:

The New Agent Longevity Bonus rewards MGAs for Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure (based on month end AP&P report.)



That means **MGAs** who retain an agent 6 months can earn a bonus of **\$1,750!** WOW!

- Eligibility must occur in the 4th, 5th or 6th month of tenure. Tenure month is determined by agent's hire date (first application date) with the Company. Hire month is Month One and based on their contract/hire date in the system. Hire month counts as a full month of tenure regardless of whether they code on the first day of the month or last day of the month.
- Eligibility begins with agents coded in November 2012.
 - Codes from November 2012 who write \$4K net ALP will qualify the MGA for \$250 in February, \$500 in March and \$1,000 in April.*
 - Codes from December 2012 who write \$4K net ALP will qualify the MGA for \$250 in March, \$500 in April and \$1,000 in May.*
- If an Agent fails to write \$4,000 net ALP in a given month, but does so in the next month, the MGA collects the bonus amount applicable to that Agent's tenure month. Example: Agent writes \$3,900 in 4th month (no MGA bonus,) but writes \$4,000 in 5th month (\$500 MGA bonus,) etc. to 6th month.
- Bonus paid monthly after achievement.
- Agent must have minimum 82% Net-to-Gross in months 4-6.
- MGA must have minimum 69% retention.
- Agents need not be coded directly to MGA. Agents can be coded to an SA or GA who is coded to an MGA.

*This is an MGA incentive bonus. Other management levels not eligible. Bonus results will be reviewed at the end of Q1 to determine whether it will be extended.

HOW MUCH WAS YOUR LAST PHONE CALL WORTH?



EARN UP TO \$1,000 JUST FOR CALLING A LAPTOP RECRUITING REFERRAL!

Thousands of recruiting referrals are uploaded from the eApp every month. Like sales leads collected via eApp, recruiting leads should be treated with a sense of urgency. Why not make the call before or immediately after leaving the referring customer's home? Each phone call could be worth up to \$1,000 AND ALP credit toward 2014 Convention qualification!

Make the call; better yet, have the referring party make the call. Then you tell the recruit a little about the opportunity. If possible, have your manager call the recruit that same evening.

If your recruit joins ALL, you are eligible to receive:
 \$250 when your recruit codes
 \$750 when your recruit achieves \$18,000 in career ALP

BUT WAIT, THERE'S MORE!

Every dollar of net ALP your recruit writes counts toward your 2014 Convention qualification, up to a combined total of \$25,000 for all recruits.

- The recruiting referral should be loaded on the laptop like any other in-home referral.
- The recruit cannot be an RMS lead.
- Recruit does not need to be coded to you.
- Applies to personal recruits recruited from January 29, 2013 to March 31, 2013. [NOTE: Jan. 29 was the date of Scott's original email to SGAs]
- Recruits must be coded by May 31, 2013 for the recruiting agent to be eligible for bonus money and Convention credits.
- Production levels must be achieved by September 2013 EOM for the recruiting agent to be eligible for the bonus or Convention credits.
- There is an on-line personal recruit confirmation form that must be completed by the SGA and the recruit. (The on-line form should be submitted by April 10, 2013)

Remember — **\$1,000** for just one phone call! Let your fingers do the walking.

*The \$1,000 Phone Call Bonus is only for agents using the eApp to obtain recruiting referrals.



LEADERSHIP ACADEMY

Leadership 101: Fundamentals of Agency Building, April 15-19, 2013

Why Should You Go?

"I have grown so much in these 3 days. I never had the opportunity to go to college or business school. Many of the things I was missing were covered. Learning these things have rebuilt my confidence. I knew I could succeed before, but now I REALLY know I can."

"This class was amazing! If it was 5 days with more speakers, it would just be more of a good thing."

"I was drowning. I truly didn't know if I would make it. The amount of encouragement I have taken from this has rekindled my fire. Thank you all for the wonderful motivation!"

"I've attended leadership training at [another company], and this was far more informative. It gives you real solutions to put into practice. I'm definitely pointed in the right direction. I am empowered!"

"Thank you all so much for this experience. You have moved me and influenced me in a big way. I cannot wait to make a big impact on others and on the Company. IT'S TIME, but more importantly, IT'S MY TIME!"

"It was a huge eye opener. It really changed my outlook and made me realize it's time to start setting much bigger goals. I'm very excited to put all the info in place when I return to my agency."



"This week, you turned a dreamer into a believer."

"The speakers are outstanding, the atmosphere is incredible and the information you're given lets you know how to succeed."

"I have been part of this company for 8+ years. I should have come sooner, but I delayed the process. Having experienced early success without it, I had convinced myself that I knew all I needed to know about this business. I was wrong. Thank you."



Leadership



Larry Strong

Vice President of Agency Leadership Development

No Whining in Winning

I've been thinking a lot about winning. In fact, I realized that I have been thinking about winning in some way for most of my life. Call it luck, fate or parents who wanted something to keep their kid occupied, I have been blessed to be involved in competitive environments for over 50 years... long enough ago that the bats we used in Little League were wood and Converse All-Stars were standard issue rather than retro.

It is my understanding that in some "competitive" environments where young kids are involved EVERYONE WINS, and nobody loses. I guess somebody hands out little plaques or ribbons or Greek yogurt or God-knows-what and tells all of the young Johnnies and Sallies that they all did a wonderful job. Everyone is a winner in their own right and then they all join hands and sing "Kumbaya" around a fake campfire so nobody gets second hand smoke and somebody's feelings get hurt and somebody gets sued. What a bunch of crapola.

Can you imagine Roger getting up at Convention and saying something like, "Well, as you know, we're a company that cares. We care about all of you. We care about all of you so much, we really don't want to offend anybody, so you are all going to receive the same award because you are all winners. Yes, some of you put out more effort and achieved more results than the vast majority of you, but we just all want to get along. Now, let's join hands and sing the first 2 verses of "Kumbaya." And let me hear some harmony!"

Not in my worst nightmare — thank God.

I've noticed something about winners. They don't whine. Even when they don't win. Losers whine. A lot. The quickest way to figure out who is a winner is to just listen. It doesn't take long to figure out which camp they're from.

Here is my short list of what winners do (besides not whine):

- They have a burning desire to finish first.
- They put forth amazing effort.
- Victory is their vision.
- They overcome great adversity and usually some adversary.
- They embrace hard work.
- They love conquest.
- Words like obtain, secure, acquire, achieve, and reach are common in their vocabulary.
- They never quit. Perseverance is like breathing for them.
- They love recognition but are usually humble.
- They adore freedom but understand that there is nothing free about freedom.
- They have a distinct plan, work it and make adjustments when needed.
- They understand that good ideas are great but execution is what makes good ideas reality.
- They have the mindset that if they're in a foot race with just one other person and they don't finish first, they didn't come in second — they lost.

This issue of the *Spotlight* pays tribute to the men and women of American Income and National Income who are winners. We salute you, admire your passion for winning, your dedication to your profession, the company and to those you serve.

Perhaps more than anything else, we thank you for validating the dream and reinforcing for all of us that we still have the greatest OPPORTUNITY UNLIMITED on the planet.

Stay Strong! Lead On!



Susan Fuldauer
Vice President of
Public Relations Field Operations

All You Need is Love

According to the 1967 Beatles song, “All you need is love, love. Love is all you need (all together, now!)” I couldn’t agree more. This song is a clear message saying that love is everything. At least, it should be a part of everything.

Proof of the need for love in what we do is in the outstanding performance for lead generation by our 2012 PR winners. You’ll find the PR YTD category winners listed with their photos on page 23 in the *Spotlight*. They love, love, love what they do, and it makes a difference in their outcome. I’m going out on a limb here by suggesting that they don’t wake up each day hoping it’s Friday. As a matter of fact, I’m guessing that Friday isn’t even the end of their week. They don’t hear a 5:00 pm whistle signaling the end of their workday. No, they still have meetings to attend in the evenings.

“It is the extra efforts — going above-and-beyond what others do — that sets this group apart.”

Call it love for what they do, say it’s passion for the impact they are having on workers and families, whatever the terms of endearment for what we do, they play with all their hearts. The reward is in knowing they’ve done their best to represent AIL/NILICO, to protect working

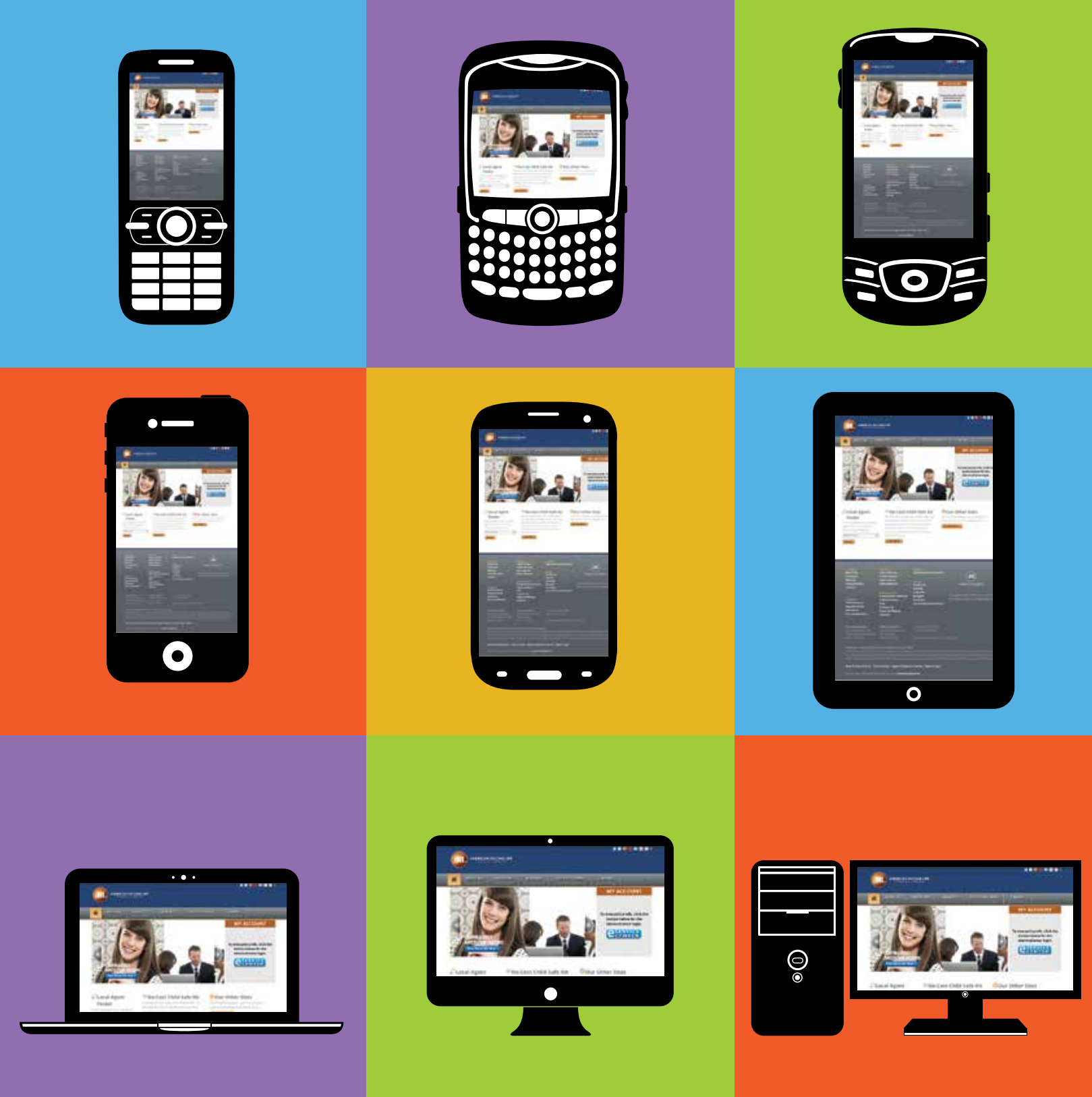
families and to strengthen their communities. What more could we, as a company, ask for?

This group of top PR reps, managers and directors understand the real service they are providing, that the numbers on a TG or a CH reflect real people, real families with real needs. This group of top PR people understand why it is so important to hand deliver a claim check, or to make sure that food is routed to families in need. They understand why it’s important to walk a picket line and not just deliver food or water and then leave the scene.

It is the extra efforts — going above-and-beyond what others do — that sets this group apart. And yes, it is the deep love and dedication for who we are, what we provide and how we really do strengthen our communities that has them out of the house early, home late in the evening and back working on weekends doing the work they love and enjoy.

We can all learn much from our 2012 PR winners. I hope you take some time to reach out to one of them and ask them what it is that is so special about who we are and what we do as AIL/NILICO. I believe you will find the word “LOVE” in every answer.

Congratulations to our Team PR 2012 Year-to-Date winners: Malka, Mark, Robin, Maureen, Katherine, Tami, Paul, Ken, Susan, Cindy, Jacqueline, Denise. You are the Best-of-the-Best and we LOVE who you are and what you represent!



COMPANY WEBSITE GETS A FACELIFT

Be sure to check out www.aife.com to see the new look. The website has the same functionality as the old site, but with an updated look. The new site provides better search engine optimization and is **MOBILE-FRIENDLY**.

CODES

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA
Milica Zivkovic	5	Sabrina Lloyd	Thomas Morris	2	Altig-Orlovic
Brandon Hopf	4	Sabrina Lloyd	Aleesha Myshrall	2	Altig-Orlovic
David Schanuel	4	Dorian Oldham	Tram Pham	2	Altig-Orlovic
Jeremie Dupuis	4	Imran Satti	Maria Rezzo	2	Altig-Orlovic
Karl Amle	3	Altig-Orlovic	Alex Smith	2	Altig-Orlovic
Ryan Coleman	3	Simon Arias	Michael Stewart	2	Altig-Orlovic
Nathan Gay	3	Simon Arias	Jordan Albright	2	Simon Arias
Albert Kauderer	3	Simon Arias	Joseph Cost	2	Simon Arias
Joshua Joers	3	Nigel Crowe	Charles Fischer	2	Simon Arias
Gayle Remner	3	Scott Davis	Liam Flaherty	2	Simon Arias
Jithin Thomas	3	Gigliione-Ackerman	Ronald Kutruff	2	Simon Arias
Donald Fogleman	3	Fred Hadayia	Donald Polk	2	Simon Arias
Polina Philbin	3	Fred Hadayia	Jamie Winters	2	Simon Arias
William Cline	3	Mark Hancock	Abdul Yusuff	2	Simon Arias
Jason Jennings	3	Chris Jordan	Tracie Locklear	2	Slav Bitman
Larry Daniels	3	Gevorg Yanukyan	Nejala Mackey	2	Slav Bitman
Tanya Potter	2	Jason Adamo	Brittany Sykes	2	Slav Bitman
Daniel Bean	2	Altig-Orlovic	Orrin Tyson	2	Slav Bitman
John Cochran	2	Altig-Orlovic	Barbara Seyoum	2	Samantha Chui
Sanel Hadzisakovic	2	Altig-Orlovic	Ryan Welty	2	Eric Cochran
Devin Jump	2	Altig-Orlovic	Kathryn Maslanka	2	Brandon Cooley
Sharlene Key	2	Altig-Orlovic	Regina Duval	2	Richard Correa
Mark Lomonaco	2	Altig-Orlovic	Paige Burton	2	Cunningham-Weatherspoon
Anshul Malhotra	2	Altig-Orlovic	Marland Lout	2	Joseph Diecedue

NAME	#	SGA	NAME	#	SGA
Marva Lumar	2	Joseph Diecedue	Aimee Wells	2	Dorian Oldham
John Thornton	2	Joseph Diecedue	Malki Brown	2	Bob Olson
Erica Pagano	2	Laura Fisher	Debbie Hardy	2	Bob Olson
Seselo Asitomani	2	Steve Friedlander	Mynor Lemus	2	Bob Olson
Moli Kaufusi	2	Steve Friedlander	Lockert Johnson	2	Theodore Pappas
Tevita Maumau	2	Steve Friedlander	Fernanda Vaslet	2	Cisco Perez
Arthur Patterson	2	Cindy Furer	Andrea Hatcher	2	Scott Rehberg
Marta Cunha	2	Gigliione-Ackerman	Kevin Rigney	2	Scott Rehberg
Corey Hallam	2	Gigliione-Ackerman	Paul Wood	2	Alex Roland
Andrew Mackmin	2	Gigliione-Ackerman	Dustin Edgell	2	Paul Rumbuc
Andrea Petti	2	Gigliione-Ackerman	Tenisha Seay	2	Paul Rumbuc
Ashley Tharp	2	Maria Greene	Erin Moore	2	Imran Satti
Arnaecia Alridge	2	Steve Greer	Andrew Angleton	2	Surace-Smith
Dean Jensen	2	Steve Greer	Adam Huck	2	Surace-Smith
Leah Warner	2	Steve Greer	Eric Peyton	2	Surace-Smith
Leah Stoltz	2	Fred Hadayia	Marc Salvaggi	2	Surace-Smith
Janel Wilder	2	Fred Hadayia	Corey Smith	2	Surace-Smith
Muhammed Ashraf	2	David Hausman	Bradley Gaspard	2	Jeremy Welch
Joseph Havlik	2	Chris Jordan	Leslie Austin	2	Bob Wingate
Stephen Amella	2	Sabrina Lloyd	Katherine Campbell	2	Matt Wolfanger
Anthony Gargano	2	Sabrina Lloyd			
Thomas Kijanowski	2	Sabrina Lloyd			
Charlett Johnson	2	Tim McAdams			
Kelly Wilkerson	2	Travis Moody			

GA

NAME	#	SGA	NAME	#	SGA
Colin Lyse	7	Altig-Orlovic	Roosevelt Wilson	5	Gigliione-Ackerman
Kelly Pilling	6	Slav Bitman	Lisa Heyman	5	Fred Hadayia
David Hefflin	6	Scott Davis	Jennifer Kinder	5	Dorian Oldham
Darwin Roman	6	Gevorg Yanukyan	Minh Phung	5	Scott Rehberg
Erin Allen	5	Richard Correa	Matthew Conrad	5	Surace-Smith
Russell Trujillo	5	Richard Correa	David Guzman	5	Surace-Smith
Kyle Wrobel	5	Cunningham-Weatherspoon	Richard Whyte	5	Brian Traboulay
			Justin Tyburski	4	Simon Arias
			Gregory VanSuch	4	Simon Arias
			Timothy Watson	4	Slav Bitman
			William Brookshire	4	Richard Correa
			Kierra Goodwin	4	Nigel Crowe
			Jorge Guerra	4	Gigliione-Ackerman

NAME	#	SGA	NAME	#	SGA
Rajendra Narine	4	Gigliione-Ackerman	Jacob Sovey	3	Altig-Orlovic
Thomas Soloweyko	4	Steve Greer	Levi Stearns	3	Altig-Orlovic
Antonio Davidson	4	Mark Hancock	Daniel Bauer	3	Simon Arias
Karolina Debek	4	Sabrina Lloyd	Eric Ebbitt	3	Simon Arias
Delilah Abuosba	4	Bob Olson	Sokol Fazliu	3	Simon Arias
Peter Mello	4	Cisco Perez	Jenna Grla	3	Simon Arias
Nicholas Triantafyllidis	4	Philip Prata	Brandi Hershey	3	Brandon Cooley
Unique Hunnicutt	4	Alex Roland	Andrew Cavicchi	3	Scott Davis
DeAnthony Hartman	4	Paul Rumbuc	Todd Glazer	3	Joseph Diecedue
Brodie Fischer	4	Imran Satti	Thaddeus Stansberry	3	Joseph Diecedue
Marcus Noel	4	Imran Satti	Jack Wang	3	Desi Dimitrova
Keith Coscia	4	Surace-Smith	Faleuseni Maumau	3	Steve Friedlander
Ryan Fickert	4	Surace-Smith	Sione Maumau	3	Steve Friedlander
Tony Geer	4	Surace-Smith	Tevita Tupouniua	3	Steve Friedlander
Michael Roe	4	Bob Wingate	Philip Roffi	3	Cindy Furer
Nicholas Powell	3	Altig-Orlovic	Ashlee Hutchins	3	Gigliione-Ackerman
			Erin Moyer	3	Gigliione-Ackerman
			Franklin Quezada	3	Gigliione-Ackerman
			Christine Barbour	3	Steve Greer
			Christopher Chovanec	3	Steve Greer
			Mark Danner	3	Steve Greer
			Andjela Avram	3	Matt Henderson
			Mark Harhager	3	Matt Henderson
			Chad McLaughlin	3	Matt Henderson
			Trevor Mayer	3	Chris Hernandez
			Peter Kwiatkowski	3	Chris Hernandez

GA continued

NAME	#	SGA	NAME	#	SGA
Nneka Nwani	3	Sabrina Lloyd	Steve Marker	2	Altig-Orlovic
Kevin Huber	3	Eric Neal	Arthur McDonald	2	Altig-Orlovic
Jacqueline Kosalek	3	Oldham-Bianchi	Michelle Crowe	2	Simon Arias
Louis Giogaia	3	Theodore Pappas	Charles Diulus	2	Simon Arias
David Rigney	3	Scott Rehberg	Charles Ferrari	2	Simon Arias
Raymon Reynolds	3	Alex Roland	Casey Kunash	2	Simon Arias
Sondra Batson-Briggs	3	Dan Rubio	Antonio Reyes	2	Simon Arias
Tay Krause	3	Javier Sandoval	Thomas Hanford	2	Mark Beckford
Brian Allt	3	Imran Satti	Drew Frazier	2	Slav Bitman
Alexander Dorey	3	Imran Satti	Jeffrey Layton	2	Slav Bitman
Aaron McLean	3	Imran Satti	Ian Noble	2	Slav Bitman
Daniel Walton	3	Surace-Smith	Tara Weisz	2	Josh Chalom
Ashley Wenning	3	Surace-Smith	Timothy Velky	2	Eric Cochran
Ashley Delevieuse	3	Williams-Zophin	Hector Carrillo	2	Brandon Cooley
Ayman Elsalhy	3	Williams-Zophin	Howard Cho	2	Brandon Cooley
Glaister Parke	3	Williams-Zophin	Gretchen Spain	2	Brandon Cooley
Caio Rosa	3	Williams-Zophin	Megan Herickhoff	2	Chad Deley
Ryan Hernandez	3	Bob Wingate	Ronald Esmo	2	Joseph Diecedue
Tiare Hubbard	2	Altig-Orlovic	Scott Patterson	2	Joseph Diecedue
Cameron Kline	2	Altig-Orlovic	Kevin Talbot	2	Joseph Diecedue
John Nguyen	2	Altig-Orlovic	Isaac Hernandez	2	Desi Dimitrova
Matthew Porter	2	Altig-Orlovic	Jose Carvajal	2	Laura Fisher
Steven Stensrud	2	Altig-Orlovic	Kelvin Fernandez	2	Laura Fisher
Brandon Summerton	2	Altig-Orlovic	Ernest Rowe	2	Laura Fisher

NAME	#	SGA	NAME	#	SGA
Richard Troop	2	Laura Fisher	Elaine Kulawiak	2	Oldham-Bianchi
Eric Trautloff	2	Cindy Furer	Nicholas Moore	2	Oldham-Bianchi
Michael Gerstein	2	Gigliione-Ackerman	Jesse Spencer	2	Oldham-Bianchi
Valerie Cormier	2	Steve Greer	Richard Pazak	2	Bob Olson
John Young	2	Steve Greer	David Rockway	2	Bob Olson
Maren Conway	2	Fred Hadayia	Alon Fischer	2	Theodore Pappas
Marveliz Polanco	2	David Hausman	Harymarie Ramoutar	2	Theodore Pappas
Amr Shater	2	David Hausman	Matthew Crossman	2	Philip Prata
John Sikora	2	David Hausman	John Serrano	2	Philip Prata
Tanisha Mathis	2	Matt Henderson	Zaid Jian	2	Alex Roland
Reuben Rios-Cruz	2	Matt Henderson	Mark Diebolt	2	Paul Rumbuc
Antonio Evans	2	Chris Hernandez	Aaron Dupras	2	Paul Rumbuc
Leya Kirchstein	2	Chris Hernandez	Jason Green	2	Paul Rumbuc
Mickenzie Linse	2	Chris Hernandez	London Burnett	2	Surace-Smith
Kasey Williamson	2	Chris Hernandez	Alex Grakhov	2	Surace-Smith
Chris Jordan	2	Chris Jordan	Nicole Sanders	2	Surace-Smith
Douglas Slagboom	2	Chris Jordan	Christopher Vasu	2	Surace-Smith
Drew Burdi	2	Sabrina Lloyd	Dustin Brooks	2	Jeffery Thiel
Corey Bryant	2	Tim McAdams	Christopher McMenomy	2	Jeffery Thiel
Melody Short	2	Travis Moody	Michael Shaba	2	Brian Traboulay
Daniel Bernard	2	Oldham-Bianchi	Timothy Stocker	2	Jeremy Welch
Kaitlyn Brandt	2	Oldham-Bianchi	Angela Willis	2	Jeremy Welch
Hal Herman	2	Oldham-Bianchi	Lewis Clack	2	Williams-Zophin
Brian Hutchings	2	Oldham-Bianchi	Jackie Taylor	2	Bob Wingate

MGA

NAME	#	SGA	NAME	#	SGA
Mavrick Fredericks	13	Gigliione-Ackerman	Kellen Cuttance	6	Slav Bitman
Stephen Jubrey	13	Oldham-Bianchi	Craig Strompf	6	Cindy Furer
Raymond Rusucci	12	Dorian Oldham	Alexandra Graham	6	Fred Hadayia
Justin Adams	10	Simon Arias	Zach Otto	6	Sabrina Lloyd
Ofa Tupouniua	10	Steve Friedlander	Ransley Vazquez	6	Bob Olson
Humberto Quintero	10	Matt Henderson	Jason Bratin	6	Theodore Pappas
Mark Kukielski	10	Eric Neal	Darcy Schrieber	6	Paul Rumbuc
Matthew Diulus	9	Simon Arias	Henry Ingraham	6	Williams-Zophin
Dan Nebraska	9	Simon Arias	Denise Berrios	6	Bob Wingate
Herman Fennell	9	Samantha Chui	Richard Dyer	5	Jason Adamo
Xavier MacLarty	9	Nigel Crowe	Ryan Tucker	5	Altig-Orlovic
John Ophals	9	Cunningham-Weatherspoon	Albert Serur	5	Simon Arias
Kenneth Greer	9	Steve Greer	Phillip Jenkins	5	Slav Bitman
Robert Janev	9	Sabrina Lloyd	Jared Cleckner	5	Brandon Cooley
Marian Sertler	9	Sabrina Lloyd	Brooke Spain	5	Brandon Cooley
Robert Kanaan	9	Imran Satti	Joshua Goodman	5	Richard Correa
Zachary Hart	9	Surace-Smith	Matthew Turnquist	5	Richard Correa
Mack Doby	8	Joseph Diecedue	Juan De la Cruz	5	Desi Dimitrova
Richard Barbour	8	Steve Greer	Evan Holzhauser	5	Gigliione-Ackerman
Michael Laramie	8	Steve Greer	Jack Keiderling	5	Gigliione-Ackerman
Brett Gryska	8	Oldham-Bianchi	Marisa Willgruber	5	Fred Hadayia
Robert Shafer	8	Scott Rehberg	John Hancock	5	Mark Hancock
Steven King	8	Paul Rumbuc	Cara DeFiore	5	Chris Hernandez
Matthew Parks	8	Surace-Smith	Doreen Ryan-Foti	5	Jatof-Foti
Ryan Bisanz	8	Brian Traboulay	Syed Quadri	5	Theodore Pappas
Melinda-Rae Lyse	7	Altig-Orlovic	Timothy Wilson	5	Philip Prata
James Keefer	7	Simon Arias	Kevin Ristau	5	Alex Roland
Ryan Hall	7	Laura Fisher	Rodney Ward	5	Paul Rumbuc
Moswen Taylor	7	Mark Hancock	Travis Picklesimer	5	Surace-Smith
Bettie Wallace-Moore	7	Chris Jordan	George Noujaim	5	Williams-Zophin
Andre Bent	7	Bob Olson	Emmanuel Villasebor	5	Bob Wingate
Ryan Wilson	7	Philip Prata	Melvin Arritt	4	Altig-Orlovic
Ala Awad	7	Alex Roland	Roger Fung	4	Altig-Orlovic
Travis Brock	7	Dan Rubio	Hunter Houvener	4	Altig-Orlovic
Nicholas Lorence	6	Altig-Orlovic	Ryan McIntosh	4	Altig-Orlovic
Trevor Mayer	6	Altig-Orlovic	David Nham	4	Altig-Orlovic
Thomas Vena	6	Simon Arias	Joshua Olin	4	Altig-Orlovic

NAME	#	SGA	NAME	#	SGA
Ryan Stenglein	4	Altig-Orlovic	Patrick Rieger	3	Altig-Orlovic
Daniel Toshner	4	Altig-Orlovic	Joseph Shanks	3	Altig-Orlovic
Dmitriy Kagan	4	Slav Bitman	Patrick Stenglein	3	Altig-Orlovic
Bryon Paz	4	Josh Chalom	Michael Clemente	3	Simon Arias
Tiqua Anderson	4	Eric Cochran	Randy Teyssier	3	Simon Arias
Andrew McQuade	4	Richard Correa	William Myatt	3	Brandon Cooley
Steve Svendson	4	Richard Correa	Dick Nakatani	3	Brandon Cooley
Joshua Jackson	4	Joseph Diecedue	David Romfoe	3	Chad Deley
Matthew Girard	4	Maria Greene	Brian Schreiter	3	Joseph Diecedue
Mark Corkrean	4	Steve Greer	Phillip Rigoli	3	Laura Fisher
Alberto Alcalá	4	David Hausman	Sharif Grays	3	Cindy Furer
Brandon Schwed	4	Matt Henderson	Devin Phillips	3	Cindy Furer
Daniel Umbertone	4	Christine Judge	Magda Figueiredo	3	Gigliione-Ackerman
Timothy Kieran	4	Chris LaFond	Aaron Garcia	3	Maria Greene
Jake Yagjian	4	Chris LaFond	Erik Boyd	3	Fred Hadayia
Jennifer Kinder	4	Dorian Oldham	Mitch Duplantis	3	David Hausman
Michael Romeo	4	Oldham-Bianchi	Atta Saleh	3	David Hausman
Melne Lewis	4	Bob Olson	Dorian Brown	3	Matt Henderson
Brent Arbour	4	Cisco Perez	Nicholas Engrav	3	Chris Hernandez
Lamine Diakhate	4	Imran Satti	Darren Miller	3	Chris Hernandez
Dustin Dunlap	4	Surace-Smith	Richard Johnson	3	Matthew Hogan
Robert Dunn	4	Surace-Smith	Jessica Santamarina	3	Matthew Hogan
Darron Hacker	4	Surace-Smith	Joy Nardone	3	Chris LaFond
Mathew Hart	4	Surace-Smith	Bryan Peters	3	Eric Neal
Daniel Hartwig	4	Surace-Smith	Daniel Poticchio	3	Bob Olson
Caleb Douce	4	Jeffery Thiel	Nasr Quadri	3	Theodore Pappas
Adeyemi Akinade	4	Williams-Zophin	Bobby Szwaja	3	Theodore Pappas
Kyle Johnson	4	Williams-Zophin	Ross Budweg	3	Tiffany Roland
Noel Rose	4	Williams-Zophin	Matt Plueger	3	Tiffany Roland
Juan Cardona	4	Bob Wingate	Robert Nolan	3	Paul Rumbuc
Tanner Daves	3	Jason Adamo	Ryan O'Malley	3	Imran Satti
Kevin Appasamy	3	Altig-Orlovic	Haoyu Xu	3	Imran Satti
Darrell Asbell	3	Altig-Orlovic	Elias Hazen	3	Surace-Smith
Luay Ghawi	3	Altig-Orlovic	Michael Vasu	3	Surace-Smith
Alex Kae	3	Altig-Orlovic	Charley Forshee	3	Jeremy Welch
Jonathan Maust	3	Altig-Orlovic	Aaron Ralston	3	Jeremy Welch
John McGrath	3	Altig-Orlovic	Fritznel Octave	3	Williams-Zophin

RGA

NAME	#	SGA	NAME	#	SGA			
Bo Gentile	31	Williams-Zophin	Patrick Bendure	29	Surace-Smith	Thomas Vena	28	Simon Arias

NEW
IMPROVED!



PERSONAL RECRUIT - PRODUCTION BONUS -

January
Bonus Payout: **\$53,300**

January Bonus
Qualifiers: 125

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Tevita Tupouniua	\$3,600	Albert Serur	\$700	Blake Handrick	\$500	Teaunna Lester	\$500
Unique Hunnicutt	1,700	Corey Smith	700	Brookalyn Stillwagon	500	Lisa Smith	500
Scott Davison	1,300	Travis Picklesimer	700	Scott Kim	500	Britton Costa	500
James Keefer	1,200	Darnelle Keala	500	Ryan Welty	500	Elizabeth Lo	500
James Raymond	1,000	Jintana Maleehual	500	Christopher Mendes	500	Salema Meleisea	500
Samuel Vasquez	1,000	Jonathan Ng	500	Janice Moseychuck	500	Oscar Portillo	500
Andy Jaikaran	1,000	Robert Ford	500	Joseph Smith	500	Rebekah Spindler	500
Tyler Stewart	1,000	Tram Pham	500	Musdiq Abdul	500	Marc Salvaggi	500
Ian Noble	1,000	Robert Wright	500	Aaron Garcia	500	Steven Bensinger	500
Emmanuel Villasenor	800	Brandon Smith	500	Ellen Schultz	500	Tiffany Zayed	500
Daniel Bauer	800	Carolyn Bishop	500	Robert Nolan	500	Seth Reising	500
Guillermo DeLaVega	700	Dwelyn Smith	500	Olivia Clark	500	Christopher Earle	500
Denise Berrios	700	Michael Shaba	500	Michael Turney	500		
Alfred Taren	700	Derek Cotton	500	Nneka Nwani	500		

- WHAT ARE YOU WAITING FOR? -

Who couldn't use an extra \$5,000? Just "hire" 3 personal recruits who achieve the production objectives by March 31, 2013. Want more of a good thing? Bring on more than 3 personal recruits and the bonus starts again with the chance for another \$5,000!

Remember, a personal recruit can be a personal acquaintance, friend, family member, neighbor, bartender, waitress, mall worker, the guy behind you at the convenience store, or recruits from unique or special recruiting efforts and referrals from in-home recruiting on the laptop.

Guidance



Mike Sheets
Vice President
Field Laptop Development

Referrals are a completely unlimited resource. You are in control of how many you get each week. If you want more, just present more and ask for more! Referrals give you the freedom of always having a place to go.

Never-Ending Activity

This time of the year has always been one of my favorites at American Income Life. Now is when we recognize the best of the best and the top person at each contract level. Some of you looking at the top producers and leaders may marvel their accomplishments. Others may be looking at the numbers next to the names of the top people and wonder how it is possible to achieve these numbers.

I'm certainly not going to speak for those recognized in this issue. But no matter what office you are in or where you live, there is one thing more than anything else that precedes success in the field: ACTIVITY.

A high level of activity breeds a high level of success. To make the sales needed to produce at a high level you have to have a lot of places to go and you have to give a lot of presentations. You can't sell 'em if you can't see 'em.

So if you understand that activity is crucial to your success, the next question you have to ask yourself is, "How in the world am I going to set up a schedule strong enough to produce these top level results?" One of the greatest benefits you have at American Income Life is that unlike most other insurance companies, you do not have to prospect for hours upon hours to find a place to go. Our top level PR team works tirelessly to help take the prospecting out of your hands and put leads there instead.

But you also may have experienced that as great as our leads really are, they might not always be enough to allow you to have the level of activity you need to be set up for success each day in the field. They are a phenomenal opportunity to not only present to a fresh 3rd party endorsed family, but also give you the best avenue to collect what is going to give you the biggest opportunity for success in the field: REFERRALS.

Back when I first started at AIL as an Agent, happiness for me was having somewhere to go tomorrow. No matter what happened today, if I had 10 appointments tomorrow, I was good. And the only way you can set up that type of schedule is by maximizing your referral collection and conversion. Referrals are the easiest lead to set, see and sell. You already know each other. You know their friends. Their friends endorse you.

So as you start your quest for greatness in 2013, I have the 10 keys to high level referrals:

1. ASK. You won't get what you don't ask for.
2. Ask 3 times MINIMUM. Don't just stop asking after the first no-cost benefit, keep asking. Sometimes asking again in a different demographic, such as young people with kids for the Child Safe and senior, retirees who are losing benefits, or self-employed people for the discount card will trigger them to think of people they otherwise would have left off.
3. Ask a FOURTH time. There's nothing wrong with asking at the very end of the presentation if they know anyone else who can use all of the benefits they just saw. If they say no, you didn't lose anything. If they say yes, it's all gain.
4. Always say, "Who do you want to sponsor *first*?"
5. Always say, "Who's next?" no matter what.
6. If they can't think of anyone else, offer a suggestion of someone and then say, "Who's next?"
7. Make them a list and have them call their referrals ahead of time.
8. Better yet, send them a text that they can forward to everyone they sponsored so they know.
9. Call one referral in every house and book your next referral appointment from the client's phone.
10. Work 'em while they're hot! Call 'em now. Don't wait. It's your best lead, use it now without delay.

If you get 100 referrals a week, you'll never run out of people to see. If you never run out of people to see, you'll always have a high level of activity. And high activity breeds big success!

ANNIVERSARIES

29 Years of Service
Robert Seeber, AGT

21 Years of Service
Chuck Hill, PR

19 Years of Service
Timothy Gray, AGT

15 Years of Service
Manon Brulotte, PR

13 Years of Service
Barbie Stillwell, AGT

11 Years of Service
Patrick Duray, AGT

Michelle Baxter, PR

Susan Kelleher, PR

10 Years of Service
Christopher Clark, MGA

Desi Dimitrova, SGA

Byron Paz, RGA

Shelly Russell, MGA

Patrick Stenglein, RGA

9 Years of Service
Leon Thompson, RGA

8 Years of Service
Ronald Rivera, AGT

Matthew Willrodt, MGA

7 Years of Service
Katherine Fallon, AGT

Christopher Jordan, SGA

Ewa Marinaccio, AGT

Timothy Nolan, AGT

Robert Shafer, MGA

Ricardo Subero, AGT

Bradley Weigand, MGA

6 Years of Service
James Allen, RGA

Kenneth Greer, MGA

Kasali Kotun, AGT

Matthew Lukesh, MGA

Dale Meyer, SA

Duane Robertson, AGT

Tiffany Roland, SGA

Alan Weissen, AGT

5 Years of Service
Juan Cardona, MGA

Kellen Cuttance, MGA

Dustin Kiss, AGT

William Parmeter, GA

Anne Powihongi, AGT

Victor Rodos, AGT

4 Years of Service
Lesina Ah Sue, AGT

Christopher Chovanec, GA

Ricardo Dyer, MGA

Lucky Faaitiiti, MGA

Brandi Hershey, GA

Donald Hill, SA

Sandra Linse, AGT

Lidia Meglei, GA

Randy O'Campo, SA

Minh Phung, GA

Brian Schreiter, RGA

Norman Sellen, AGT

Carmella Stroud-Blitch, PR

3 Years of Service
Michael Burningham, MGA

Manuel Chavez, GA

Aaron Garcia, MGA

Betty Hewlett, AGT

Ryan Kissling, AGT

Richard Luzaich, AGT

Tiffany Madsen, AGT

David Nham, MGA

George Noujaim, MGA

Travis Picklesimer, MGA

Daniel Posner, AGT

Ainsworth Ramkhelawan, GA

Cynthia Syvanych, PR

Bobby Szwaja, MGA

Tevita Tupouniua, GA

Gregory VanSuch, GA

2 Years of Service
Giancarlo Altube, AGT

Gursandeep Boparai, SA

Yihao Chen, SA

Valerie Cormier, GA

Miguel Cotrina, SA

Robert Dixon, AGT

Eric Ebbitt, GA

Kelly Hassert, AGT

Stephen Jeung, MGA

Jennifer Kinder, MGA

Andrew McQuade, MGA

Thomas Meadows, PR

Prentiss Parker, GA

Dexter Phillip, SA

Madai Price, AGT

Phillip Roffi, GA

Ruben Santillana, GA

Julia Sigal, AGT

Brandon Smith, GA

Rafael Spratling, GA

Jennifer Sprout, PR

Jessica Tasky, AGT

Ritita Tokahere, AGT

Ransey Vazquez, MGA

Francisco Zarathustra, MGA

1 Year of Service
Robin Aalderink-Page, AGT

Christopher Akins, SA

Milton Alexander, SA

Ibrahim Bah, SA

Albert Biney-Amisshah, SA

Christie Blair, AGT

Kaitlyn Brandt, GA

Kardel Brooks, SA

Nicole Brown, AGT

Paige Burton, SA

Ben Carpenter, AGT

Hector Carrillo, GA

Katie Cetina, SA

Hoang Cooke, SA

James Crespian, AGT

Matthew Crossman, GA

Kelly Cruse, AGT

Alexandra Curtin, GA

Gian-Paolo Diherardo, MGA

Mark Diebolt, GA

Tamecka Dixon, SA

Maurice Doucette, GA

Jennifer Duncan, SA

Aaron Dupras, GA

Christopher Earle, GA

Stephanie Elterton, SA

Levar Ellis, AGT

Nicole Epstein, GA

Bernardo Estevez, SA

Frederick Feldtmann, AGT

Donald Fogleman, SA

Charley Forshee, MGA

Drew Frazier, MGA

Timothy Frederick, AGT

Brittney Glasgow, AGT

Todd Glazer, GA

Lisa Gomez, AGT

Joshua Greenwood, AGT

Kevin Grenoble, AGT

Eric Hairston, AGT

Thomas Hanford, GA

Gabrielle Harris, SA

Jonathan Harris, AGT

Michael Hicks, GA

Joshua Hill, SA

Jatinder Hundal, SA

Anand Jailall, SA

Steve James, GA

Jessica Jasinski, SA

Zaid Jian, AGT

Tzvetka Kaleeva, AGT

Tammy King, AGT

Patrick Knouse, MGA

Howard Lapidos, AGT

Calvin LaSalvia, AGT

Virginia Lee, GA

Michael Lipetri, MGA

Mark Lomonaco, SA

Starlet Luczon, AGT

Sani Masuini, SA

Sione Maumau, GA

Samotta McKeever, AGT

Jacqueline Mesias, AGT

Jose Mondaca, SA

Bruce Mortensen, AGT

Roberto Navarro, AGT

Yvette Nelson, AGT

Roberto Nieves, GA

Kendra Orng, GA

Aleksandra Parizher, SA

William Park, GA

Victoria Perea, SA

David Polk, SA

Samneang Prom, SA

Antonio Reyes, GA

Phinetta Robinson-Lee, AGT

Michael Roe, GA

Tilly Roebeck, SA

Spencer Rowland, SA

David Schanuel, SA

Ivan Scott, AGT

Michelle Simons, AGT

Cynthia Sittig, SA

Maurice Spicer, AGT

Shey Stout, PR

Anne Strayer, AGT

Sophia Sua, AGT

Robert Taraska, SA

Alejandro Torruella, GA

Christopher Vasu, AGT

William Volk, AGT

Jamie Winters, AGT

PROMOTIONS

Regional General Agent
Debbie Ezernack

Joshua Jackson

William Myatt

Raymond Risucci

Jake Yagjian

Master General Agent
Carlos Arballo

Danielle Arena

Juan Cardona

Ian Cary

Charley Forshee

Eluerecia Guzman

Steven Huenergardt

Jennifer Kinder

Ryan Leong

Antonio Monica

Reuben Rios-Cruz

Dustin Rushin

Cynthia Schneiderman

Shelley Suggett

John Velardo

Nadezhda Vitchev

Bettie Wallace-Moore

60% General Agent
Thomas Bonner

Danitra Buckley

Guillermo DeLaVega

Chris Greer

Allison Howard

Dennis Lockett

Jodi MacPherson

Raymon Reynolds

Robert Rowell

William Whaley

Angela Willis

57.5% General Agent
Andjela Avram

Andrew Cavicchi

Maren Conway

Michelle Crowe

Ashley Delevieleuse

Loretta Ekeroma

James Kelly

Virginia Lee

Guanming Lu

Colin Lyse

Faleuseni Maumau

Sione Maumau

Peter McEnaney

Robert Nardone

John Nguyen

Nneka Nwani

William Park

Harrynarine Ramoutar

Robert Richman

Alejandro Torruella

Fernanda Vaslet

Rodney Wilson

55% Supervising Agent
Latrice Bennett

Jiwanpersaud Boodwa

Qualesia Bullard

Matthew Cage

Patrick Cremeans

Kevin DeGoey

Stephanie Duke

Keylen Foster

Alon Frazier

Molly Goforth

Matthew Gonzales

Angela Goodwin

Dustin Graeber

Dalton Grieder

Vilma Howard

Eric Jones

Lameesha Jones

Trey Jones

Jermaine Jordan

Muhammad Khokhar

Latondra Kincaid

Jennifer Loshaw

Barry Marbach

Casey Mason

Joshua Pappalardo

Brenton Patterson

Ronald Rowe

Ana Ruzevic

Jeffery Spain

Lori Stiffler

Rami Tannenbaum

Robert Taraska

John Thornton

Mark Wicker

Terri Wilfred

52.5% Supervising Agent
Tasheda Adams

Stephen Amella

Rachel Balasingam

Ryan Ballard

Cecil Bennett

Steven Bensingier

Todd Bigney

Christopher Bourque

Liam Brewster

Marko Brkovic

Cassandra Brooks

Christopher Cannon

Nathan Casey

Timothy Cooper

Joseph Cruickshank

Helen Davidson

Jacob Deboer

Jonathan Demello

Brianna DiPietro

Adam Eggers

Alyse Erickson

Sean Feizkhah

Otis Foster

Trishia Gaines

Anthony Gargano

J Jessica Gonzalez

Gary Gooden

Marjorie Hansen

Mevla Hasan

Donald Hill

Drew Hoffman

Brandon Hopf

Nickoy Hylton

Gary Jacobi

Heather Kaminsky

Kurt Kohles

Tony Laulu

Jeffrey Lewis

Julia Lipscomb

Trevor Looney

Joel Louis

Jintana Maleehual

Jillian Martin

Tevita Maumau

Suzanne McDonald

Maggieann McLeod

Igor Melcharek

Adam Meyer

Paulo Miranda

Thomas Morris

Patrick Morrison

Leslie Morro

Jemima Mozard

Michael Musso

Aleesha Myshrall

Erica Norals

Lloyd Nwankwo

Kristen Patton

Valorie Peschel

Robert Phillips

Stacie Powell

Kyle Rogers

Helena Ronci

Michael Russo

Myrle Salomon

Michael Sandoval

Amandeep Singh

Karmela Smud

Mark Spiers

Kristopher Stewart

Brandi Stone

Scott Swint

Emalata Taukolo

David Tickel

Rona Turner

Carmela-Adryann Valerio

Bert Vanderwerff

Prokopios Verros

Cherylynn Voges

Natasha Waltenbaugh

Clifton Williams

Jeremiah Wiskeman

Ashley Wortman

Brian Zuzick

NEW SALES DIRECTOR



Nathan Widloe
January 1

Nathan is new to AIL/NILICO, but he is no stranger to the insurance/financial services industry. He was a stockbroker for a Wall St. firm prior to becoming an independent insurance agent, ultimately managing 50 regional offices. He says that insurance is his passion, and believes he has a gift for selling the dream, because he believes so strongly in the dream himself. Nathan and wife Susie live in Chicago with daughter Sophie and son Sam.

2013 CONVENTION QUALIFIERS

James Aalders
Ahmad Abdollahzadeh-Parsa
Musediq Abdul
Delilah Abuosba
Samson Adelufosi
William Aden
Lesina Ah Sue
Benjamin Ainscough
Reynolds Akuamo
Jordan Albright
Derron Alexander
Twalya Alexander
Erin Allen
James Allen
Kimberly Alston
Ken Altizer
Pamela Altman
Kirsten Anderson
Louis Anderson
Michelle Anderson
Robin Andrade
Andrew Angleton
Julie Aprahamian
Simon Arias
Alisha Armand
Daniel Armstrong
Malka Arony
Seselo Asitomani
Christine Augustus
Liliana Avila
Mercedes Ayala
Michael Ayala
Souleymane Bah
James Bailey
Richard Barbour
Daniel Bauer
Michelle Baxter
Jason Beckman
Theresa Bellajaro
Charles Belt
Patrick Bendure
Janson Bennett
Gabriela Berloni
Lora Beronia
Denise Berrios
Jim Bianchi
Gordon Biggums
Ryan Bisanz
Slav Bitman
Mark Bleier
Joshua Bloomquist
Ryan Boomer
Corinne Bradley
Jason Bratin
William Brookshire
David Broughton
Dorian Brown

Shorne Brown
Ross Budweg
Drew Burdi
London Burnett
Michael Burningham
Christopher Cannon
Hector Carrillo
Richard Carter
Michelle Castaneda
Sarai Castanon
Andrew Cavicchi
Rita Charles
Mario Chavez
Lewi Clack
Timothy Clark
Cindy Cleary
Jared Cleckner
Michael Clemente
Eric Cochran
Samuel Cohen
Frank Colletti
Matthew Conrad
Nicole Conrad
Maren Conway
Randall Cook
Brandon Cooley
Mark Corkrean
Valerie Cormier
Keith Coscia
Joshua Cosentino
Matthew Cosic
Britton Costa
Derek Cotton
Steven Cox
Nigel Crowe
Michelle Crowe
Timothy Cruise
Thomas Crutcher
James Cunningham
Bryan Czajkowski
Susan daCruz
Aldina DaRosa
Antonio Davidson
Arie Davis
Chad Davis
Scott Davis
Scott Davison
Niurka de Armas-Duran
Karolina Debek
Cara DeFiore
Edward Defurio
Ashley Deleveleuse
Paul DeRenzo
Stacy Deurlein
Tere Diamond
Julia DiBartolomeo
Mark Diebolt

Joseph Diecedue
Maria Diringier
Joshua Dishong
Brenda Di Somma
Charles Diulus
Dion Dizon
Mack Doby
Darrell Dorey
Alexander Dorey
Donald Dowbor
Dustin Dunbar
Aaron Dunlap
Dustin Dunlap
Robert Dunn
Mitch Duplantis
Harold Durana
Vivian Dwyer
Christopher Earle
Eric Ebbitt
Ross Ewen
Lalofau Faaitiiti
Lucky Faaitiiti
Beth Farm
Bilal Farsakh
Akanesi Fatai
Christopher Favor
Sokol Fazliu
Gabriel Feldmann
Charles Ferrari
Anita Ferris
Ryan Fickert
Daniel Fifita
Brodie Fischer
Laura Fisher
Matt Flores
Scott Florin
Hannah Foster-Blaszyk
Drew Frazier
Mavrick Fredericks
Bryan Czajkowski
Susan daCruz
Aldina DaRosa
Antonio Davidson
Arie Davis
Chad Davis
Scott Davis
Scott Davison
Niurka de Armas-Duran
Karolina Debek
Cara DeFiore
Edward Defurio
Ashley Deleveleuse
Paul DeRenzo
Stacy Deurlein
Tere Diamond
Julia DiBartolomeo
Mark Diebolt

Violetta Goldman
Alex Gonzales
Kaitlyn Good
Mark Gorman
Alexander Graham
Sean Grant
Sharif Grays
Jason Green
Steven Greer
Kenneth Greer
Kevin Grenoble
Meakie Grice
Jenna Gula
Robert Gunn
Jorge Guerra
Anna Guido-Rohrer
Bobby Gujral
Eluerecia Guzman
David Guzman
Darron Hacker
Fred Hadayia
Kevin Haines
Genesisjane Hall
Ryan Hall
Mark Hancock
John Hancock
Todd Harding
Mark Harhager
I-Perfection Harris
Zachary Hart
Ryan Fickert
Mevla Hasan
Omar Hashimi
Roghie Hassan Loo
Kelly Hassert
Lawrence Hauck
Lagina Havea
Gregory Hayman
Elias Hazen
Matt Henderson
Hal Herman
Brandi Hershey
Lisa Heyman
Michael Hicks
Mark Hileman
Chuck Hill
Stephen Hill
Cory Hobbs
Jennifer Holliday
Evan Holzhauer
Todd Homer
Hunter Houvener
Marcus Howard
Tiare Hubbard
Kevin Huber
Adam Huck
Peter Hudousek

Brian Hutchings
Henry Ingraham
Calvin Irving
Kevin Ishikane
Linda Jackson
Sean Grant
Marko Jankovic
Roosevelt Jeanty
Lee Jeffers
Zaid Jian
Horace Johnson
Daniel Johnson
Richard Johnson
Ariana Jones
Jean Joseph
Stephen Jubrey
Christine Judge
Dmitriy Kagan
Adam Kahn
Bradley Kampmeier
Robert Kanaan
Peter Kaplanis
Eugene Kashkin
Moli Kaufusi
James Keefer
Jack Keiderling
Todd Kelleher
Paul Kelly
Ryan Kendl
Joey Kennedy
Christopher Kennedy
Katherine Kidder
Timothy Kieran
Jennifer Kinder
Thomas King
Steven King
Michele Kirk
Jonathan Kitzmiller
Ronald Knight
Jacqueline Kosalek
Jeffrey Kosek
Kasali Kotun
Mark Kukielski
Elaine Kulawiak
Garret Kun
Ronald Kuttruff
George Lahamedjian
Brock Lampe
Michael Laramie
Kyle Larimore
Corey LaVigne
Dawn LeBlanc
John Leggio
Mynor Lemus
Ryan Leong
Melne Lewis
Charles Liscomb

Lamar Livingston
Sabrina Lloyd
Elizabeth Lo
Mark Lomonaco
Denville Loney
Bernardo Lopez
Nicholas Lorence
Melissa Lusk
Larry Lozano
Chris Lussier
Richard Luzaich
Crystal Lynch
Jun Ma
Shahab Mahdavinejad
Steve Marker
Brandon Marshall
Iman Masboob
Katie Massart
Tevita Maumau
Faleuseni Maumau
Sione Maumau
Trevor Mayer
Nichet Mayo
Andre McCallum
Kelly McDonald
Aaron McLean
Chris McMenomy
Mary Kay McPherson
Andrew McQuade
Karen McQuoid
Cheryl Memory
Yolette Mompont
Travis Moody
Erin Moore
Nicholas Moore
Patti Morgan
Levar Morgan
Pemehine Muliaga
Tone Munro
Raphael Musto
William Myatt
John Napiza
Corey Neff
Mark Neilson
Darrell Nelsen
Orett Nelson
Yvette Nelson
Shannon Neville
Jonathan Ng
Roberto Nieves
Robert Nolan
Dawn Norman
George Noujaim
Stephanie Novel
Samuel Nudelman
Patrick O'Brien
Fritznel Octave

Dorian Oldham
Durhon Oldham
Joshua Olin
Bernard Oliphant
Bob Olson
Ryan O'Malley
AshLynn Orng
Oscar Ortiz
Zach Otto
Eric Palmer
Chad Panzer
Lafi Papalii
Kathleen Pappas
Theodore Pappas
Enrico Paredes
Aaron Parks
Matthew Parks
William Parmeter
Ronnie Patea
Scott Patterson
Byron Paz
Jeffrey Pearce
Carmela Pellen
Herivelto Pereira
Francisco Perez
Jamie Perse
Eric Peyton
Matt Plueger
Tina Phongsavath
Joseph Podrasky
Lacey Port
Oscar Portillo
Jesusdieu Portilus
Daniel Posner
Chad Potts
Yadolla Pourjalali
Nicholas Powell
Phillip Prata
Bart Price
Samneang Prom
Angela Pronti
Syed Quadri
Max Quasem
Ciciley Rainey
David Ramirez
Nicole Randazzo
Daniel Rapp
Lawrence Reardon
Robert Recker
Scott Rehberg
Scott Remmey
Victor Restrepo
Antonio Reyes
Robert Richman
David Rigney
Phillip Rigoli
Reuben Rios-Cruz

Raymond Risucci
Ronald Rivera
Maureen Roberts
David Rockway
Victor Rodos
Philip Roffi
Alex Roland
Michael Romeo
Amelia Ropetkilifi
Noel Rose
Alex Rozotto
Doreen Ryan-Foti
Joey Sales
Marc Salvaaggi
Nicole Sanders
Jessica Santamarina
Ruben Santillana
Zachary Santino
Joseph Sarasin
Imran Satti
Anthony Sava
David Schanuel
Sherry Schick
Cynthia Schneiderman
Darcy Schrieber
Michael Schumacher
Alan Sedaghat
Dawn Selden
Michaela Sertler
Albert Serur
Michael Shaba
Erez Shabtay
Robert Shafer
Charles Shafer
Amy Shui
Robert Simmen
Tibor Simon
Michelle Simons
Cynthia Sittig
Samantha Slinger
Marcus Smith
Scott Smith
Curt Snow
Denis Snyder
Ruben Soberanes
Mario Soljan
Thomas Soloweyko
Brooke Spain
Rona Pileggi Spano
Steven Sparkes
Jesse Spencer
Casey Sperzel
Rafael Spratling
Beau Springer
Andria Standifer
Zbigniew Stankiewicz
John Stankoski

Thaddeus Stansberry
Levi Stearns
Deborah Steele
Steven Stensrud
Anthony Stephens
Tyler Stewart
Barbie Stillwell
Yuridia Stoffa
Shey Stout
Anne Strayer
Craig Strompf
Michael Stuver
Alofi Suasua
Michael Sudzina
Maijargal Sukhbaatar
James Summers
Brandon Summerton
Brian Sundberg
Andrew Sunkin
Jim Surace
Steve Svendson
Bobby Szwaja
Natalia Tahana
Kevin Talbot
Bruce Tan
Soonalote Taogaga
Alfred Taren
Jessica Tasky
Helen Taylor
Kyle Taylor
Moswen Taylor
Lily Tchen
Brandon Teter
Randy Teyssier
Anthony Theriault
Krista Thieme
James Thompson
Eric Thompson
Laura Thornton
Samvel Tigranyan
Daniel Toshner
Eric Trautloff
Nicholas Triantafyllidis
Dawn Trudden
Russell Trujillo
Thomas Tulowiecki
Ofa Tupouniua
Tevita Tupouniua
Preston Turner
Matthew Turnquist
Justin Tyburski
Robert Ulreich
Siutaka Vaka
Michael van Delft
Peter van der Westhuizen
Thomas VanOsdol
Gregory VanSuch

Samuel Vasquez
Michael Vasu
Vatapuia Vavau
Massoud Vaziri
John Velardo
Thomas Vena
Prokopios Verros
Jeffrodrea Vete
Nadezhda Vitchev
Natalie Wagner
Al-Karim Walji
Natasha Waltenbaugh
Daniel Walton
Rodney Ward
David Watkins
Timothy Watson
Jamison Weatherspoon
Christine Weatherspoon
Jennifer Wehrle
Tara Weisz
Jeremy Welch
Bryon Welch
Sara Welch
Ashley Wenning
Josh Wheeler
Scott Wheeler
Richard Whyte
Janel Wilder
Jessica Wilhite
Marisa Willgruber
Tamara Williams
Tom Williams
Kascey Williamson
Sally Wilson
Ryan Wilson
Timothy Wilson
Paul Winslow
Jesse Wise
Jeremiah Wiskeman
Israel Wizenfeld
Gregory Wolfe
Konnor Wyly
Haoyu Xu
Jake Yagjian
Nicholas Zangardi
Jinzhou Zhao
David Zophin
Amanda Zophin

LIST CURRENT AS
OF PRINTING

2012 CLUB QUALIFIERS

We are pleased to announce qualifiers for AIL/NILICO's prestigious production clubs. Congratulations to all on your achievements!



Agent	SGA	Agent	SGA
Samson Adelufosi	Giglaione-Ack	Alex Gonzales	Jatoff-Foti
Kevin Appasamy	Altig-Orlovic	Scott Hanna	Williams-Zophin
Ruben Soberanes	Jatoff-Foti	Karen McQuoid	Steve Friedlander
Mary Ann Gaelic	Steve Friedlander	Barbie Stillwell	Surace-Smith
Justin Germany	Dan Rubio	Maijargal Sukhbaatar	Christine Judge



Agent	SGA	Qual	Agent	SGA	Qual
Max Quasem	Cohen-Cohen	26	Eugene Kashkin	Altig-Orlovic	3
Lily Tchen	Cohen-Cohen	17	Amy Shui	Giglione-Ackerman	3
Erez Shabtay	Altig-Orlovic	7	Bruce Tan	Altig-Orlovic	3
Roghie Hassan Loo	Josh Chalom	6	Richard Luzaich	Altig-Orlovic	2
Alan Sedaghat	Altig-Orlovic	6	Samvel Tigranyan	Cohen-Cohen	2
Ryan Kendl	Altig-Orlovic	5	Roosevelt Jeanty	Williams-Zophin	1
Katie Massart	Altig-Orlovic	5	Lee Jeffers	Altig-Orlovic	1
Tone Munro	Steve Friedlander	5	Mark Neilson	Altig-Orlovic	1
Maijargal Sukhbaatar	Christina Judge	5	Jesusdieu Portilus	Williams-Zophin	1
Ronald Rivera	Cohen-Cohen	4	Daniel Toshner	Altig-Orlovic	1
Matt Flores	Jatoff-Foti	3			



Agent	SGA	Qual	Agent	SGA	Qual
Robert Ulreich	Jatoff-Foti	10	Lafi Papalii	Steve Friedlander	2
Max Quasem	Cohen-Cohen	9	Ronald Rivera	Cohen-Cohen	2
Alan Sedaghat	Altig-Orlovic	8	Amy Shui	Giglione-Ackerman	2
Herivelto Pereira	Jatoff-Foti	7	Tevita Tupouniua	Steve Friedlander	2
Lily Tchen	Cohen-Cohen	7	Michael Burningham	Altig-Orlovic	1
Maijargal Sukhbaatar	Christine Judge	6	Chad Davis	Imran Satti	1
Eugene Kashkin	Altig-Orlovic	5	Dustin Dunbar	Altig-Orlovic	1
Karen McQuoid	Steve Friedlander	5	Gabriel Feldmann	Chad Panzer	1
Alex Gonzales	Jatoff-Foti	4	Brian Gilmore	Simon Arias	1
Erez Shabtay	Altig-Orlovic	4	Jennifer Holliday	Jeffery Thiel	1
Samson Adelufosi	Giglione-Ackerman	3	Roosevelt Jeanty	Williams-Zophin	1
Mark Bleier	Chris Hernandez	3	Corey LaVigne	Eric Cochran	1
Ross Ewen	Scott Rehberg	3	Sione Maumau	Steve Friedlander	1
Ryan Kendl	Altig-Orlovic	3	Mark Neilson	Altig-Orlovic	1
Brock Lampepe	Brandon Cooley	3	Jeffrey Pearce	Steve Friedlander	1
Bruce Tan	Altig-Orlovic	3	Jamie Perse	Surace-Smith	1
Lora Beronja	Chris Hernandez	2	Robert Simmen	Bob Olson	1
Joey Kennedy	Altig-Orlovic	2	Andrew Sunkin	Theodore Pappas	1
Richard Luzaich	Altig-Orlovic	2	PR Rep	Territory/Director	Qual
Katie Massart	Altig-Orlovic	2	Malka Arony	AZ/Fuldauer	8
Kelly McDonald	Altig-Orlovic	2	Mark Gagliardi	N CA & Reno/Strong	2

Direction



Domenico Bertini
Vice President of Field Operations

No Fear!

It's widely known that one way to boost sales is to boost the amount of time you spend selling. Most of us, however, tell ourselves that we are already so busy there's no way we could pack in more selling time without adding hours to our days.

But have you taken a close look at that claim? Do you really know how you spend each moment of your days? It might surprise you.

If you are one of those people who spends mornings getting warmed up — drinking coffee, chatting with friends, reading the paper, checking voicemail and email, eventually going to your appointments (knowing that on average, the first sales call is not made before 4:00 pm) — by the time you have a couple of no-shows, one or two more coffees at Starbucks and check emails and voicemail again, your day is over!

More often than not, that time not selling is well justified; after all, the clients did not show. And coffee must be drunk to stay alert, voice mail needs to be checked to see if anyone has called because they changed their mind and now they want to buy, and sales calls before 4:00 pm aren't possible because no one's home before that time.

Wrong!

In truth, you could spend a lot more time selling. Two things are holding you back — fear of failure and fear of rejection. The fear of a prospect saying 'no' acts like a subconscious brake that holds you back and causes you to underperform.

Not convinced? Consider this: If you had a list of prospects so well qualified that at least 90 percent were guaranteed to buy on one

certain day and time, how do you think you would spend that day? You sure wouldn't be drinking coffee and checking email.

Now that you know the reason you are not performing at the level you desire, here's how you can help yourself:

1. Learn that rejection is not personal. No, it's not personal. Stop worrying about it when people react to your presentation negatively. Top salespeople understand this principle and have built their self-esteem up such, that a 'no' doesn't bother them. In fact, 'no' to a top performer is a challenge, not a rejection. Think like a top performer.
2. Acquire the skill of courage. It takes courage to get up each day and face the fears of failure and rejection, but the good news is that courage is a habit just like brushing your teeth at night or taking a morning vitamin. Like a muscle, the more you practice courage the stronger you become. Eventually you reach the point at which you are virtually unafraid.
3. Learn that you have to get through 'no' before you get to 'yes.' If everyone said 'yes,' there would not be a need for sales people. Knowing this will help you defeat the fear of rejection and will encourage you to see as many people as possible during the week. You will no longer be discouraged after the third 'no.'

With more persistence you'll start closing more sales and building the self-esteem that comes with success!



— 2012 —
Net ALP:
\$530,329

Previous Record \$477,306 set in 2011
(beat old record by \$53,023)

Qualified for Founder's Club 6 times;
twice in 2012
Qualified for President's Club 8 times
— from 2005 thru 2012
Has served in almost every capacity
— Agent, SA, GA, MGA, RGA

“We are so proud of Alan for his incredible accomplishment of breaking the all-time American Income Life personal production record! We are even more proud of the professional integrity he displayed in the process. Alan executed the whole year like a world-class leader would run their business — with commitment, focus, and a systematic approach.

Spectacular achievements don't happen by accident. Alan and his RGA, Bobby Gujral, worked together in mid 2011 to develop a plan not only to break the all-time record, but to shatter it in 2012. They thought of everything, even down to the proper food to eat during the day to keep energy high.

What he did took tremendous emotional fortitude. To get through the highs and lows, Alan had a tight network of mentors, managers, skilled appointment bookers, and a very supportive fiancée, who actually challenged him to break the record in the first place. Through everything, Alan stood behind his commitment to break the record and displayed an unparalleled degree of execution.

Alan had more rejections, worked harder, and achieved more than anyone ever has in this Company. In breaking the annual record, Alan lit a spark in everyone around him, challenging them to break their own records and carve a new path for the Company as a whole.”

—Rick Altig & Ilija Orlovic

ALAN HAS WISE ADVICE FOR THOSE WISHING TO CHALLENGE HIS RECORD:

“Take risks. Go extreme — be bold, go crazy. Do things others aren't willing to do.”

“If you care for a client's well being and provide the best customer care possible, a positive outcome is a natural by-product. It's not about sales, it's not about records, it's not about you — it's all about them.”

“Go Extreme — Be Bold, Go Crazy!”

Think you're committed to meeting your goals? Talk to Alan Sedaghat about commitment.

In October of 2011, Alan's fiancée challenged him to go after the Net ALP record in 2012 after Alan expressed a desire for more recognition.

“I knew I could do it,” he says. “I just needed to decide to do it.”

And decide he did. Alan met with his MGA who expressed skepticism about his ability to execute, which Alan says “fired me up even more!”

So Alan made his plan, and says he told everyone he knew that he was planning to do it. “I remembered something Roger Smith said one time about not giving yourself a way out. Burn all your bridges. Make it so everyone is watching.”

His ALP goal set at \$500,000, Alan says he “lived it every minute,” including changing all his passwords to ‘\$500000ALP.’ Alan chose the area he would target and, realizing it would include extensive travel, moved from British Columbia to Alberta, even selling his beloved BMW convertible for a vehicle more suited to the climate and extensive mileage.


Alan hit the road, traveling 3 weeks of every month in 2012. He did not deviate from standard operating procedure, i.e., one home at a time — no group presentations. “I knew my skill set and worked as efficiently as I could in the field. My car became a mobile office. I even have a portable printer.” One tip he shares for making time in the home more productive is to fill out the top (agent) portion of the saliva kits in advance.

Congratulations on your amazing achievement, Alan. We hope you are enjoying the recognition for your hard work. See you in New Orleans!





SGA CATEGORY I



1. Simon Arias
240% PERF FACTOR
RTN: 71.9

SGA CATEGORY II



1. Theodore Pappas
129% PERF FACTOR
RTN: 71.9

SGA CATEGORY III



1. Steve Greer
168% PERF FACTOR
RTN: 70.1

SGA CATEGORY IV



1. Slav Bitman
140% PERF FACTOR
RTN: 72.6

SGA CATEGORY V



1. Sabrina Lloyd
206% PERF FACTOR
RTN: 70.6

SGA CATEGORY VI



1. Brandon Cooley
205% PERF FACTOR
RTN: 75.2

SGA CATEGORY VII



1. Philip Prata
146% PERF FACTOR
RTN: 74.1

SGA CATEGORY VIII



1. Jeremy Welch
215% PERF FACTOR
RTN: 71.8

ROOKIES



1. Cunningham-Weatherspoon
169% F6 OBJ
RTN: 69.9

TOP PRODUCERS



1. Alan Sedaghat
NET ALP: \$530,329
RTN: 87.3
SGA: Altig-Orlovic

SUPERVISING AGENTS



1. Michelle Crowe
FIRST 6 MO: \$235,817
RTN: 84.0
SGA: Simon Arias

GENERAL AGENTS



1. David Guzman
FIRST 6 MO: \$837,044
RTN: 72.9
SGA: Surace-Smith

MASTER GENERAL AGENTS



1. Zachary Hart
FIRST 6 MO: \$1,945,629
RTN: 77.3
SGA: Surace-Smith

REGIONAL GENERAL AGENTS



1. Patrick Bendure
FIRST 6 MO: \$4,461,842
RTN: 75.0
SGA: Surace-Smith

SALES DIRECTOR



1. Chris Selejan
77.5% growth in ALP
and 108% of Code
Standard

PR CATEGORY I



1. Malka Arony
CARDS: 28,350
AZ/Fuldauer

PR CATEGORY II



1. Robin Andrade
CARDS: 24,617
Mass & RI/Onasch

PR CATEGORY III



1. Katherine Kidder
CARDS: 16,791
PA/Gilbert

PR CATEGORY IV



1. Paul Winslow
CARDS: 22,405
St. Louis/Morgan

MOST CARDS GENERATED



1. Malka Arony
CARDS: 28,350
AZ/Fuldauer

- 2. RYAN KENDL**
NET ALP: \$285,142
RTN: 80.7
SGA: Altig-Orlovic
- 3. JOSHUA DISHONG**
NET ALP: \$275,899
RTN: 71.7
SGA: Surace-Smith
- 4. DANIEL TOSHNER**
NET ALP: \$274,430
RTN: 79.1
SGA: Altig-Orlovic
- 5. TEVITA TUPOUNIUA**
NET ALP: \$265,866
RTN: 84.7
SGA: Steve Friedlander
- 6. KATIE MASSART**
NET ALP: \$251,536
RTN: 94.2
SGA: Altig-Orlovic
- 7. LILY TCHEN**
NET ALP: \$250,652
RTN: 80.9
SGA: Cohen-Cohen
- 8. MAX QUASEM**
NET ALP: \$235,670
RTN: 86.6
SGA: Cohen-Cohen
- 9. JESUSDIEU PORTILUS**
NET ALP: \$228,904
RTN: 79.8
SGA: Williams-Zophin
- 10. TONE MUNRO**
NET ALP: \$227,863
RTN: 78.6
SGA: Steve Friedlander

- 2. TEVITA TUPOUNIUA**
FIRST 6 MO: \$739,074
RTN: 81.1
SGA: Steve Friedlander
- 3. MATTHEW CONRAD**
FIRST 6 MO: \$718,093
RTN: 77.4
SGA: Surace-Smith
- 4. NICOLE SANDERS**
FIRST 6 MO: \$640,677
RTN: 79.4
SGA: Surace-Smith
- 5. ALEXANDER DOREY**
FIRST 6 MO: \$504,033
RTN: 71.0
SGA: Imran Satti

- 2. MATTHEW PARKS**
FIRST 6 MO: \$1,421,067
RTN: 73.4
SGA: Surace-Smith
- 3. OFA TUPOUNIUA**
FIRST 6 MO: \$1,230,063
RTN: 76.3
SGA: Steve Friedlander
- 4. JASON BRATIN**
FIRST 6 MO: \$1,167,216
RTN: 69.4
SGA: Theodore Pappas
- 5. STEPHEN JUBREY**
FIRST 6 MO: \$1,139,962
RTN: 76.8
SGA: Oldham-Bianchi

- 2. THOMAS VENA**
FIRST 6 MO: \$4,200,178
RTN: 72.1
SGA: Simon Arias

- 2. MARK GAGLIARDI**
CARDS: 27,596
N CA & Reno/Strong

- 2. MAUREEN ROBERTS**
CARDS: 10,666
NY State/Sauers

- 2. TAMARA WILLIAMS**
CARDS: 14,715
IN/Gilbert

- 2. KEN ALTIZER**
CARDS: 18,992
WV/Gilbert

PR MANAGER



1. Susan Kelleher
CARD GROWTH: 12,339
Onasch

PR DIRECTOR



1. Denise Gilbert
CARD GROWTH: 34,946
Fuldauer

- 2. CINDY CLEARY**
CARD GROWTH: 25,361
Morgan
- 2. JACQUELINE DEVOOGHT**
CARD GROWTH: 1,050
Ensted



Congratulations to the 2012 AWARD WINNERS



Individual Producers



1. Joshua Dishong
Columbus, OH



2. Alex Gonzales
Concord, CA



3. Maijargal Sukhbaatar
Jackson, MS



4. Tracy Lepore
Lombard, IL



5. Tone Munro
Auckland, NZ



6. Amy Shui
Eatontown, NJ



7. Mark Neilson
Redmond, WA



8. Todd Homer
Rochester, NY



9. Corey Helly
Eatontown, NJ



10. Lora Beronja
Menomonee FIs, WI



11. Heather Southern
Pittsburgh, PA



12. Andrew Haskins
Richmond, VA



13. Max Quasem
Los Angeles, CA



14. Dustin Dunbar
Sioux Falls, SD



15. Andrew Creamer
Pittsburgh, PA



16. Patrick Rieger
Provo, UT



17. Richard Luzaich
Minneapolis, MN



18. Kelly Roschbach
Plymouth Mtg., PA



19. Bert van der Werff
Rochester, NY



20. Ronald Rivera
Los Angeles, CA

IceBreakers

Christopher Cosentino
Eatontown, NJ
\$14,178 Net ALP
Evan Holzhauer MGA
Giglione-Ackerman SGA

Patrick Morrison
Los Angeles, CA
\$14,101 Net ALP
Marko Jankovic MGA
Cohen-Cohen SGA

Ryan Phelps
Rochester, NY
\$12,913 Net ALP
Brett Gryska MGA
Oldham-Bianchi SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

January Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Joshua Dishong	\$30,328		69.9	Zachary Hart	Surace-Smith
2.	Alex Gonzales	25,550		81.8	Doreen Ryan-Foti	Jatoft-Foti
3.	Maijargal Sukhbaatar	23,050		93.1		Christine Judge
4.	Tracy Lepore	20,408		71.6	David Wang	Bob Olson
5.	Tone Munro	20,118		72.1		Steve Friedlander
6.	Amy Shui	19,466		78.0		Giglione-Ackerman
7.	Mark Neilson	18,338		80.7	Nicholas Lorence	Altig-Orlovic
8.	Todd Homer	17,954		79.9	Michael Romeo	Oldham-Bianchi
9.	Corey Helly	17,327	100		Evan Holzhauer	Giglione-Ackerman
10.	Lora Beronja	16,941		94.5	Rebecca Klebsch	Chris Hernandez
11.	Heather Southern	16,928	100		Matthew Diulus	Simon Arias
12.	Andrew Haskins	16,303		69.4		Altig-Orlovic
13.	Max Quasem	16,298		88.9		Cohen-Cohen
14.	Dustin Dunbar	16,219		85.9		Altig-Orlovic
15.	Andrew Creamer	15,628	96		Justin Adams	Simon Arias
16.	Patrick Rieger	15,409		83.1	Patrick Stenglein	Altig-Orlovic
17.	Richard Luzaich	15,258		94.5	Ryan Stenglein	Altig-Orlovic
18.	Kelly Roschbach	15,212		70.3	Samuel Cohen	Fred Hadayia
19.	Bert van der Werff	15,093	92		Stephen Jubrey	Oldham-Bianchi
20.	Ronald Rivera	15,023		84.8		Cohen-Cohen
21.	Curt Snow	14,908		75.3		Jatoft-Foti
22.	Cynthia Sittig	14,492		74.0	Justin Adams	Simon Arias
23.	Nicholas Scordos	14,315	96		Matthew Parks	Surace-Smith
24.	Christopher Cosentino	14,178	100		Evan Holzhauer	Giglione-Ackerman
25.	Patrick Morrison	14,101	100		Marko Jankovic	Cohen-Cohen
26.	Roberto Navarro	13,991		85.4	Ryan Leong	Jatoft-Foti
27.	Jesusdieu Portilus	13,901		83.4	Fritznel Octave	Williams-Zophin
28.	Steve Marker	13,761		82.0	Ryan Tucker	Altig-Orlovic
29.	Ruben Soberanes	13,744		80.7	Doreen Ryan-Foti	Jatoft-Foti
30.	Melody Pentland	13,429	98		Robert Kanaan	Imran Satti
31.	Ryan Phelps	12,913	100		Brett Gryska	Oldham-Bianchi
32.	Mark Bleier	12,812		86.6	Rebecca Klebsch	Chris Hernandez
33.	Twalya Alexander	12,396	83			Tim McAdams
34.	Samuel Nudelman	12,361		72.4	Robert Dunn	Surace-Smith
35.	Erez Shabtay	12,316		92.1	Cherri Xie	Altig-Orlovic
36.	Roosevelt Jeanty	12,282		83.0	Henry Ingraham	Williams-Zophin
37.	Robert Ulreich	12,255		89.2		Jatoft-Foti
38.	Tevita Maumau	12,234	96		Ofa Tupouniua	Steve Friedlander
39.	Matthew Vowell	12,023	90		Brett Gryska	Oldham-Bianchi
40.	Paramjit Sangha	11,986		78.4	Alex Kae	Altig-Orlovic
41.	Bruce Tan	11,908		86.0	Christopher Clark	Altig-Orlovic
42.	Drew Florek	11,845	100		Stephen Jubrey	Oldham-Bianchi
43.	Maxx Schumann	11,808	79		Matthew Parks	Surace-Smith
44.	Violetta Goldman	11,805		78.6	Michael Romeo	Oldham-Bianchi
45.	Christopher Rodriguez	11,686	100		Kyle Johnson	Williams-Zophin
46.	Thomas Morris	11,654	90		Melinda-Rae Lyse	Altig-Orlovic
47.	Scott Remmey	11,554		81.4		Giglione-Ackerman
48.	Patrick Guthrie	11,507	90		Mathew Hart	Surace-Smith
49.	Zachary Duncan	11,391	100		Lucan Schmidt	Simon Arias
50.	Nathan Bailey	11,269	93			Slav Bitman

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Joshua Dishong	\$30,328		69.9	Zachary Hart	Surace-Smith
*2.	Alex Gonzales	25,550		81.8	Doreen Ryan-Foti	Jatoft-Foti
*3.	Maijargal Sukhbaatar	23,050		93.1		Christine Judge
*4.	Tracy Lepore	20,408		71.6	David Wang	Bob Olson
*5.	Tone Munro	20,118		72.1		Steve Friedlander
*6.	Amy Shui	19,466		78.0		Giglione-Ackerman
*7.	Mark Neilson	18,338		80.7	Nicholas Lorence	Altig-Orlovic
*8.	Todd Homer	17,954		79.9	Michael Romeo	Oldham-Bianchi
*9.	Corey Helly	17,327	100		Evan Holzhauer	Giglione-Ackerman
*10.	Lora Beronja	16,941		94.5	Rebecca Klebsch	Chris Hernandez
11.	Heather Southern	16,928	100		Matthew Diulus	Simon Arias
12.	Andrew Haskins	16,303		69.4		Altig-Orlovic
13.	Max Quasem	16,298		88.9		Cohen-Cohen
14.	Dustin Dunbar	16,219		85.9		Altig-Orlovic
15.	Andrew Creamer	15,628	96		Justin Adams	Simon Arias
16.	Patrick Rieger	15,409		83.1	Patrick Stenglein	Altig-Orlovic
17.	Richard Luzaich	15,258		94.5	Ryan Stenglein	Altig-Orlovic
18.	Kelly Roschbach	15,212		70.3	Samuel Cohen	Fred Hadayia
19.	Bert van der Werff	15,093	92		Stephen Jubrey	Oldham-Bianchi
20.	Ronald Rivera	15,023		84.8		Cohen-Cohen
21.	Curt Snow	14,908		75.3		Jatoft-Foti
22.	Cynthia Sittig	14,492		74.0	Justin Adams	Simon Arias
23.	Nicholas Scordos	14,315	96		Matthew Parks	Surace-Smith
24.	Christopher Cosentino	14,178	100		Evan Holzhauer	Giglione-Ackerman
25.	Patrick Morrison	14,101	100		Marko Jankovic	Cohen-Cohen
26.	Roberto Navarro	13,991		85.4	Ryan Leong	Jatoft-Foti
27.	Jesusdieu Portilus	13,901		83.4	Fritznel Octave	Williams-Zophin
28.	Steve Marker	13,761		82.0	Ryan Tucker	Altig-Orlovic
29.	Ruben Soberanes	13,744		80.7	Doreen Ryan-Foti	Jatoft-Foti
30.	Melody Pentland	13,429	98		Robert Kanaan	Imran Satti
31.	Ryan Phelps	12,913	100		Brett Gryska	Oldham-Bianchi
32.	Mark Bleier	12,812		86.6	Rebecca Klebsch	Chris Hernandez
33.	Twalya Alexander	12,396	83			Tim McAdams
34.	Samuel Nudelman	12,361		72.4	Robert Dunn	Surace-Smith
35.	Erez Shabtay	12,316		92.1	Cherri Xie	Altig-Orlovic
36.	Roosevelt Jeanty	12,282		83.0	Henry Ingraham	Williams-Zophin
37.	Robert Ulreich	12,255		89.2		Jatoft-Foti
38.	Tevita Maumau	12,234	96		Ofa Tupouniua	Steve Friedlander
39.	Matthew Vowell	12,023	90		Brett Gryska	Oldham-Bianchi
40.	Paramjit Sangha	11,986		78.4	Alex Kae	Altig-Orlovic
41.	Bruce Tan	11,908		86.0	Christopher Clark	Altig-Orlovic
42.	Drew Florek	11,845	100		Stephen Jubrey	Oldham-Bianchi
43.	Maxx Schumann	11,808	79		Matthew Parks	Surace-Smith
44.	Violetta Goldman	11,805		78.6	Michael Romeo	Oldham-Bianchi
45.	Christopher Rodriguez	11,686	100		Kyle Johnson	Williams-Zophin
46.	Thomas Morris	11,654	90		Melinda-Rae Lyse	Altig-Orlovic
47.	Scott Remmey	11,554		81.4		Giglione-Ackerman
48.	Patrick Guthrie	11,507	90		Mathew Hart	Surace-Smith
49.	Zachary Duncan	11,391	100		Lucan Schmidt	Simon Arias
50.	Nathan Bailey	11,269	93			Slav Bitman

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

Supervising Agents



1. David Schanuel
Overland Park, KS



2. Marc Salvaggi
Cleveland, OH



3. John Conard
Pittsburgh, PA



4. Shannon Neville
Rochester, NY



5. Robert Recker
Pittsburgh, PA

January Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	David Schanuel	\$27,440	\$32,917	90		Raymond Risucci	Dorian Oldham
2.	Marc Salvaggi	25,845	37,903		70.2	Matthew Parks	Surace-Smith
3.	John Conard	21,986	21,246	85		Albert Serur	Simon Arias
4.	Shannon Neville	21,558	25,142	91		Hal Herman	Oldham-Bianchi
5.	Robert Recker	19,830	24,797	98		Randy Teyssier	Simon Arias
6.	Eric Peyton	19,794	19,794	85		Elias Hazen	Surace-Smith
7.	Albert Kauderer	19,099	26,584	83		Albert Serur	Simon Arias
8.	Scott Schwartzkopf	18,637	18,637	94		Natalie Wagner	Altig-Orlovic
9.	Oscar Portillo	17,377	17,377		71.9	Mark Corkrean	Steve Greer
10.	Jeremie Dupuis	17,283	13,667	90		Lamine Diakhate	Imran Satti

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	David Schanuel	\$27,440	\$32,917	90		Raymond Risucci	Dorian Oldham
2.	Marc Salvaggi	25,845	37,903		70.2	Matthew Parks	Surace-Smith
3.	John Conard	21,986	21,246	85		Albert Serur	Simon Arias
4.	Shannon Neville	21,558	25,142	91		Hal Herman	Oldham-Bianchi
5.	Robert Recker	19,830	24,797	98		Randy Teyssier	Simon Arias
6.	Eric Peyton	19,794	19,794	85		Elias Hazen	Surace-Smith
7.	Albert Kauderer	19,099	26,584	83		Albert Serur	Simon Arias
8.	Scott Schwartzkopf	18,637	18,637	94		Natalie Wagner	Altig-Orlovic
9.	Oscar Portillo	17,377	17,377		71.9	Mark Corkrean	Steve Greer
10.	Jeremie Dupuis	17,283	13,667	90		Lamine Diakhate	Imran Satti

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Matthew Conrad
Cleveland, OH



2. Nicole Sanders
Cleveland, OH



3. Charles Ferrari
Pittsburgh, PA



4. Erin Allen
Aurora, CO



5. Ashley Wenning
Toledo, OH



6. David Guzman
Columbus, OH



7. Kaitlyn Brandt
Rochester, NY



8. Tevita Tupouniua
Auckland, NZ



9. Tony Geer
Dayton, OH



10. Nicholas Moore
Rochester, NY

January Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Matthew Conrad	\$63,304	\$97,928	74.7		Matthew Parks	Surace-Smith
2.	Nicole Sanders	60,570	90,342		71.5	Matthew Parks	Surace-Smith
3.	Charles Ferrari	47,891	56,024	89		Randy Teyssier	Simon Arias
4.	Erin Allen	45,198	56,661	91		Matthew Tumquist	Richard Correa
5.	Ashley Wenning	43,996	48,558	94		Daniel Hartwig	Surace-Smith
6.	David Guzman	42,441	94,762		71.4	Zachary Hart	Surace-Smith
7.	Kaitlyn Brandt	42,278	52,952	88		Stephen Jubrey	Oldham-Bianchi
8.	Tevita Tupouniua	37,283	47,959		77.3	Ofa Tupouniua	Steve Friedlander
9.	Tony Geer	37,234	57,494	93		Travis Picklesimer	Surace-Smith
10.	Nicholas Moore	34,263	60,702	94		Michael Romeo	Oldham-Bianchi
11.	Jacqueline Kosalek	33,831	50,194	85		Brett Gryska	Oldham-Bianchi
12.	Jorge Guerra	33,333	37,967	84		Mavrick Fredericks	Giglione-Ackerman
13.	William Brookshire	33,259	39,843	90		Andrew McQuade	Richard Correa
14.	Nicholas Triantafyllidis	33,142	39,110	95		Ryan Wilson	Philip Prata
15.	Carl Carlberg	32,099	35,138		79.6	Marko Jankovic	Cohen-Cohen
16.	Elaine Kulawiak	30,959	44,477		77.8	Hal Herman	Oldham-Bianchi
17.	Rajendra Narine	29,243	29,243	95		Mavrick Fredericks	Giglione-Ackerman
18.	Michael Shaba	28,874	28,874		82.6	Ryan Bisanz	Brian Traboulay
19.	Alex Grakhov	28,836	40,377	86		Mathew Hart	Surace-Smith
20.	Xander Davis	28,054	28,054	95		Patrick Cotton	Chad Deley

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Matthew Conrad	\$63,304	\$97,928	74.7		Matthew Parks	Surace-Smith
*2.	Nicole Sanders	60,570	90,342		71.5	Matthew Parks	Surace-Smith
*3.	Charles Ferrari	47,891	56,024	89		Randy Teyssier	Simon Arias
*4.	Erin Allen	45,198	56,661	91		Matthew Tumquist	Richard Correa
*5.	Ashley Wenning	43,996	48,558	94		Daniel Hartwig	Surace-Smith
6.	David Guzman	42,441	94,762		71.4	Zachary Hart	Surace-Smith
7.	Kaitlyn Brandt	42,278	52,952	88		Stephen Jubrey	Oldham-Bianchi
8.	Tevita Tupouniua	37,283	47,959		77.3	Ofa Tupouniua	Steve Friedlander
9.	Tony Geer	37,234	57,494	93		Travis Picklesimer	Surace-Smith
10.	Nicholas Moore	34,263	60,702	94		Michael Romeo	Oldham-Bianchi
11.	Jacqueline Kosalek	33,831	50,194	85		Brett Gryska	Oldham-Bianchi
12.	Jorge Guerra	33,333	37,967	84		Mavrick Fredericks	Giglione-Ackerman
13.	William Brookshire	33,259	39,843	90		Andrew McQuade	Richard Correa
14.	Nicholas Triantafyllidis	33,142	39,110	95		Ryan Wilson	Philip Prata
15.	Carl Carlberg	32,099	35,138		79.6	Marko Jankovic	Cohen-Cohen
16.	Elaine Kulawiak	30,959	44,477		77.8	Hal Herman	Oldham-Bianchi
17.	Rajendra Narine	29,243	29,243	95		Mavrick Fredericks	Giglione-Ackerman
18.	Michael Shaba	28,874	28,874		82.6	Ryan Bisanz	Brian Traboulay
19.	Alex Grakhov	28,836	40,377	86		Mathew Hart	Surace-Smith
20.	Xander Davis	28,054	28,054	95		Patrick Cotton	Chad Deley

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. **Matthew Parks**
Cleveland, OH



2. **Evan Holzhauser**
Eatontown, NJ



3. **Stephen Jubrey**
Rochester, NY



4. **Zachary Hart**
Columbus, OH



5. **Brett Gryska**
Rochester, NY



6. **Raymond Risucci**
Overland Park, KS



7. **Humberto Quintero**
Altamonte Sprgs, FL



8. **Ofa Tupouniua**
Auckland, NZ



9. **Ryan Bisanz**
Cambridge, ON



10. **Mavrick Fredericks**
Eatontown, NJ

January Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Matthew Parks	\$123,875	\$188,716		72.5	Surace-Smith
2.	Evan Holzhauser	101,319	106,239		72.9	Giglione-Ackerman
3.	Stephen Jubrey	99,634	201,393		76.4	Oldham-Bianchi
4.	Zachary Hart	78,226	219,095		76.5	Surace-Smith
5.	Brett Gryska	78,004	143,786		76.4	Oldham-Bianchi
6.	Raymond Risucci	76,543	105,511		73.5	Dorian Oldham
7.	Humberto Quintero	69,784	77,819		78.8	Matt Henderson
8.	Ofa Tupouniua	65,378	81,294		75.8	Steve Friedlander
9.	Ryan Bisanz	64,801	84,794		78.2	Brian Traboulay
10.	Mavrick Fredericks	64,700	81,772		73.1	Giglione-Ackerman
11.	Robert Kanaan	61,401	115,804		69.4	Imran Satti
12.	Albert Serur	60,500	74,114	79		Simon Arias
13.	Michael Laramie	60,282	94,856		72.4	Steve Greer
14.	Kenneth Greer	60,218	77,365		78.8	Steve Greer
15.	Jennifer Kinder	58,790	66,209		69.4	Dorian Oldham
16.	Travis Picklesimer	58,629	79,305		69.5	Surace-Smith
17.	Ryan Wilson	55,820	100,068		70.8	Philip Prata
18.	Doreen Ryan-Foti	53,730	207,903		74.6	Jatoff-Foti
19.	Matthew Diulus	53,372	60,139		70.7	Simon Arias
20.	Randy Teyssier	53,273	67,040		73.3	Simon Arias

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Matthew Parks	\$123,875	\$188,716		72.5	Surace-Smith
*2.	Evan Holzhauser	101,319	106,239		72.9	Giglione-Ackerman
*3.	Stephen Jubrey	99,634	201,393		76.4	Oldham-Bianchi
*4.	Zachary Hart	78,226	219,095		76.5	Surace-Smith
*5.	Brett Gryska	78,004	143,786		76.4	Oldham-Bianchi
6.	Raymond Risucci	76,543	105,511		73.5	Dorian Oldham
7.	Humberto Quintero	69,784	77,819		78.8	Matt Henderson
8.	Ofa Tupouniua	65,378	81,294		75.8	Steve Friedlander
9.	Ryan Bisanz	64,801	84,794		78.2	Brian Traboulay
10.	Mavrick Fredericks	64,700	81,772		73.1	Giglione-Ackerman
11.	Robert Kanaan	61,401	115,804		69.4	Imran Satti
12.	Albert Serur	60,500	74,114	79		Simon Arias
13.	Michael Laramie	60,282	94,856		72.4	Steve Greer
14.	Kenneth Greer	60,218	77,365		78.8	Steve Greer
15.	Jennifer Kinder	58,790	66,209		69.4	Dorian Oldham
16.	Travis Picklesimer	58,629	79,305		69.5	Surace-Smith
17.	Ryan Wilson	55,820	100,068		70.8	Philip Prata
18.	Doreen Ryan-Foti	53,730	207,903		74.6	Jatoff-Foti
19.	Matthew Diulus	53,372	60,139		70.7	Simon Arias
20.	Randy Teyssier	53,273	67,040		73.3	Simon Arias

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. **Thomas Vena**
Pittsburgh, PA



2. **Michael Vasu**
Cleveland, OH



3. **Patrick Bendure**
Columbus, OH



4. **Brett Gryska**
Rochester, NY



5. **Evan Holzhauser**
Eatontown, NJ

January Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	\$295,878	\$399,830		71.9	Simon Arias
2.	Michael Vasu	240,359	371,596		70.4	Surace-Smith
3.	Patrick Bendure	233,775	488,495		74.0	Surace-Smith
4.	Brett Gryska	195,242	389,297		76.3	Oldham-Bianchi
5.	Evan Holzhauser	166,018	187,971		72.6	Giglione-Ackerman
6.	Michael Laramie	152,219	207,540		72.5	Steven Greer
7.	Stephen Jubrey	138,679	312,602		76.7	Oldham-Bianchi
8.	Robert Janev	123,711	169,718		70.2	Sabrina Lloyd
9.	Matthew Turnquist	117,424	179,434		75.2	Richard Correa
10.	Robert Kanaan	100,957	157,670		69.3	Imran Satti

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

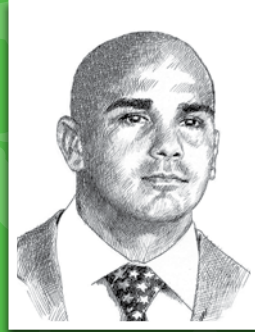
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Thomas Vena	\$295,878	\$399,830		71.9	Simon Arias
*2.	Michael Vasu	240,359	371,596		70.4	Surace-Smith
3.	Patrick Bendure	233,775	488,495		74.0	Surace-Smith
4.	Brett Gryska	195,242	389,297		76.3	Oldham-Bianchi
5.	Evan Holzhauser	166,018	187,971		72.6	Giglione-Ackerman
6.	Michael Laramie	152,219	207,540		72.5	Steven Greer
7.	Stephen Jubrey	138,679	312,602		76.7	Oldham-Bianchi
8.	Robert Janev	123,711	169,718		70.2	Sabrina Lloyd
9.	Matthew Turnquist	117,424	179,434		75.2	Richard Correa
10.	Robert Kanaan	100,957	157,670		69.3	Imran Satti

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I



Eric Giglione
CATEGORY II



David Ackerman
CATEGORY II



Richard Correa
CATEGORY III



Sabrina Lloyd
CATEGORY IV



Bob Wingate
CATEGORY V



Dorian Oldham
CATEGORY VI



Tiffany Roland
CATEGORY VII



Top Rookie

Jason Adamo
Net ALP \$57,265



Top Start-Up

Nigel Crowe
Net ALP \$54,470

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

January

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		71.4	\$463,282	\$537,500	86		81
II	Giglione-Ackerman		73.5	\$188,907	\$206,400	92	28.8	120
III	Richard Correa		73.7	\$168,080	\$163,400	103	33.8	137
IV	Sabrina Lloyd		70.1	\$123,712	\$129,000	96	65.6	162
V	Bob Wingate		72.1	\$92,656	\$98,900	94	54.5	148
	Matthew Hogan		73.0	85,867	98,900	87	49.0	136
	Philip Prata		73.1	82,871	98,900	84	48.0	132
	Chad Deley		75.6	79,215	98,900	80	33.7	114
VI	Dorian Oldham		74.1	\$83,340	\$86,000	97	71.6	169
	Desi Dimitrova		73.8	75,978	86,000	88	35.1	123
VII	Tiffany Roland		75.9	\$79,689	\$68,800	116	42.5	158

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		71.4	\$463,282	\$537,500	86		81
II	Giglione-Ackerman		73.5	\$188,907	\$206,400	92	28.8	120
III	Richard Correa		73.7	\$168,080	\$163,400	103	33.8	137
IV	Sabrina Lloyd		70.1	\$123,712	\$129,000	96	65.6	162
V	Bob Wingate		72.1	\$92,656	\$98,900	94	54.5	148
	Matthew Hogan		73.0	85,867	98,900	87	49.0	136
	Philip Prata		73.1	82,871	98,900	84	48.0	132
	Chad Deley		75.6	79,215	98,900	80	33.7	114
VI	Dorian Oldham		74.1	\$83,340	\$86,000	97	71.6	169
	Desi Dimitrova		73.8	75,978	86,000	88	35.1	123
VII	Tiffany Roland		75.9	\$79,689	\$68,800	116	42.5	158

January

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Jason Adamo		73.0	\$57,265
	Christine Judge		91	57,204
	Javier Sandoval		71.6	42,710
	Gevorg Yanukyan		89	17,197
Start-Up	Nigel Crowe		91	\$54,470
	Scott Davis		87	43,606
	Chris Lussier		96	35,783
	Chad Panzer		100	8,916

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Jason Adamo		73.0	\$57,265
	Christine Judge		91	57,204
	Javier Sandoval		71.6	42,710
	Gevorg Yanukyan		89	17,197
Start-Up	Nigel Crowe		91	\$54,470
	Scott Davis		87	43,606
	Chris Lussier		96	35,783
	Chad Panzer		100	8,916

Public Relations



1. Chuck Hill
CATEGORY I
Lodi, CA



2. Kathleen Loughran-Pappas
CATEGORY I
New York, NY



1. Erica Dalager
CATEGORY II
St Paul, MN



2. Lacy Martin
CATEGORY II
Houston, TX



1. David Blaisdell
CATEGORY III
Goodlettsville, TN



2. Robin Denham
CATEGORY III
Lee's Summit, MO



1. Amanda Mlinaz
CATEGORY IV
Plymouth, WI



2. Lori Vaughn
CATEGORY IV
Portland, OR



1. Randi Kapchinske
Chicago, IL

Rookie



1. Chuck Hill
Lodi, CA

Top Manager

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

January Production

Category	Rank	Name	Production in Cards	Manager
I	1	Chuck Hill	7,161	Nor Cal / Larry Strong
	2	Kathleen Loughran-Pappas	1,634	NY City / Laurie Onasch
	3	Malka Arony	1,465	AZ / Beth Farm
	4	Randi Kapchinske	1,279	Chicago / Dawn Trudden
	5	Donald Spohn	1,155	OH / Judy Spade
II	1	Erica Dalager	2,847	MN / Patti Morgan
	2	Lacy Martin	2,282	Houston / Patti Morgan
	3	Jenny Williams	1,033	WA / Shannon Bennett
	4	Robin Andrade	965	E Mass & RI / Susan Kelleher
	5	Shelly Korb	956	GA / John Keliher
III	1	David Blaisdell	2,580	TN & SW NC / Beth Farm
	2	Robin Denham	1,456	KS & NW MO / Cindy Cleary
	3	Tamara Williams	1,167	IN / Michelle Baxter
	4	Patrena Smith	939	CT & W Mass / Susan Kelleher
	5	Julia DiBartolomeo	800	AZ / Malka Arony
IV	1	Amanda Mlinaz	1,625	WI / Laurie Onasch
	2	Lori Vaughn	1,421	OR / Rachele Valdez
	3	Melissa Dorey	1,098	Maritimes / Debbie Enstedt
	4	Darrell Dorey	1,080	Maritimes / Debbie Enstedt
	5	Dion Dizon	993	HI / Daryl Barnett
Rookie	1	Randi Kapchinske	1,279	Chicago / Dawn Trudden

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1	Chuck Hill	7,161	Nor Cal / Larry Strong
	*2	Kathleen Loughran-Pappas	1,634	NY City / Laurie Onasch
	3	Malka Arony	1,465	AZ / Beth Farm
	4	Randi Kapchinske	1,279	Chicago / Dawn Trudden
	5	Donald Spohn	1,155	OH / Judy Spade
II	*1	Erica Dalager	2,847	MN / Patti Morgan
	*2	Lacy Martin	2,282	Houston / Patti Morgan
	3	Jenny Williams	1,033	WA / Shannon Bennett
	4	Robin Andrade	965	E Mass & RI / Susan Kelleher
	5	Shelly Korb	956	GA / John Keliher
III	*1	David Blaisdell	2,580	TN & SW NC / Beth Farm
	*2	Robin Denham	1,456	KS & NW MO / Cindy Cleary
	3	Tamara Williams	1,167	IN / Michelle Baxter
	4	Patrena Smith	939	CT & W Mass / Susan Kelleher
	5	Julia DiBartolomeo	800	AZ / Malka Arony
IV	*1	Amanda Mlinaz	1,625	WI / Laurie Onasch
	*2	Lori Vaughn	1,421	OR / Rachele Valdez
	3	Melissa Dorey	1,098	Maritimes / Debbie Enstedt
	4	Darrell Dorey	1,080	Maritimes / Debbie Enstedt
	5	Dion Dizon	993	HI / Daryl Barnett

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

January Results

Rank	Name	Card Growth	Director
1.	Chuck Hill	5,143	Larry Strong
2.	Laurie Onasch	3,005	Billy Sauers
3.	Christa Davis	2,790	Patti Morgan
4.	Jay Bentley	2,122	Patti Morgan
5.	Judy Spade	1,829	Michelle Baxter

YTD Results

Rank	Name	Card Growth	Director
*1.	Chuck Hill	5,143	Larry Strong
*2.	Laurie Onasch	3,005	Billy Sauers
*3.	Christa Davis	2,790	Patti Morgan
4.	Jay Bentley	2,122	Patti Morgan
5.	Judy Spade	1,829	Michelle Baxter

Congratulations to our January Bonus Earners!

Hether Adams	Mark Flemm	Stephen Matous	Nicole Schneider
Sue Akers	Mark Gagliardi	Lisa McGee	Crystal Senour
Marlene Alen	Rosanna Gill	Erin McKee	Patrena Smith
Jennifer Allen	Laurie Gruber	Mary Kay McPherson	John Smyth
Ken Altizer	Anna Guido-Rohrer	Thomas Meadows	Mario Soljan
Robin Andrade	Jerry Hartnett	Amanda Mlinaz	Donald Spohn
Gabriela Berloni	Jenny Hearn	George Murry	Jennifer Sprout
David Blaisdell	Krissa Hensley	Pater Nielsen	Christina Stableford
Lou Nell Busby	Dee Hettinger	Tim O'Connor	Shey Stout
Richard Case	Chuck Hill	Jodi Oleson	Jessica Treybick
Fran Christie	Tyler Hoffman	Steve Orcherton	Leo VanDenBussche
Cheryl Cook	Brett Hulme	Kathleen Pappas	William Verbeten
Christa Davis	Randi Kapchinske	Nicole Pate	John Wagner
Robin Denham	Sandra Knapp	Rona Pileggi-Spano	Jace Wainwright
Julia DiBartolomeo	Shane Knowles	Janis Pitts	AI Wall
Brenda Di Somma	Marilyn Kohlhase	Elizabeth Reyer-Corley	Bernard Weaver
Dion Dizon	Michelle Korb	Maureen Roberts	Jenny Williams
Darrell Dorey	Larry Lozano	Cas Robinson	Tamara Williams
Melissa Dorey	Dianna Lueke	Chas Robinson	Paul Winslow
Vivian Dwyer	Lacy Martin	Irene Rurycz	Yvonne Zarathustra

WORLD'S GREATEST BONUS

1



MARK NEILSON
\$13,305
Altig-Orlovic

2



RYAN KENDL
\$6,360
Altig-Orlovic

3



ALEX GONZALES
\$6,016
Jatoft-Foti

4



MAIJARGAL SUKHBAATAR
\$5,992
Christine Judge

5



EMALATA TAUKOLO
\$5,660
Steve Friedlander

JANUARY BONUS LEADERS

January Bonus Payout: **\$1,239,126**

January Bonus Qualifiers: **2,668**

\$13,305 Mark Neilson
6,360 Ryan Kendl
6,016 Alex Gonzales
5,992 Maijargal Sukhbaatar
5,660 Emalata Taukolo
4,817 Tevita Maumau
4,724 Joshua Dishong
4,230 Lily Tchen
4,191 Daniel Toshner
4,170 Max Quasem
3,786 Tracy Lepore
3,763 Anne Strayer
3,686 Bruce Tan
3,667 Todd Homer
3,607 Richard Luzaich
3,511 Joey Kennedy
3,378 Dustin Dunbar
3,336 Ronald Rivera
3,333 Lora Beronja
3,320 Amy Shui
3,261 Tone Munro
3,243 Akanesi Fatai
3,204 Steve Marker
3,132 Anthony Sava
3,097 Corey Helly
2,987 Roberto Navarro
2,961 Mark Bleier
2,946 Janson Bennett
2,940 Laaina Havea
2,922 Roosevelt Jeanty
2,878 Erez Shabtay
2,869 Patrick Rieger
2,864 Theresa Bellajaro
2,815 Bert van der Werff
2,811 Jeffrey Pearce
2,806 Samuel Nudelman
2,775 Nicholas Scordos
2,753 Heather Southern
2,659 Jennifer Holliday
2,495 Enrico Paredes
2,488 Kelly McDonald
2,453 Carmela Pellen

\$2,448 Violetta Goldman
2,430 Karen McQuoid
2,428 Robert Ulreich
2,428 Bradley Weigand
2,399 Brian Welsh
2,377 Bilal Farsakh
2,346 Michael van Delft
2,344 Andrew Creamer
2,326 Melody Pentland
2,314 Sherry Schick
2,295 Irane Roufaeal
2,274 Liliana Avila
2,266 Alberto Puig
2,250 Scott Remmey
2,237 Sonia Ramirez
2,180 Ala Awad
2,167 Erin Allen
2,143 Stephanie Novel
2,140 Drew Florek
2,136 Fritzel Octave
2,102 Zachary Duncan
2,097 Matthew Vowell
2,095 Iman Masboob
2,067 Oleg Kulyak
2,066 Steven Bensinger
2,049 Thomas Morris
2,026 Mario Chavez
2,017 Kelly Hassert
2,011 Christopher Cosentino
2,000 Israel Wizenfeld
1,987 Patrick Morrison
1,929 Michael Burningham
1,901 Gary Jacobi
1,883 Tuwana O'Neal-Delaney
1,873 Christopher Rodriguez
1,859 Christine Weatherspoon
1,849 Justin Germany
1,841 Adam Kahn
1,840 Christopher Cannon
1,835 Cynthia Sittig
1,832 Donald Paul
1,812 Celia Jimenez

\$1,810 Nadezhda Vitchev
1,810 Genesisjane Hall
1,809 Jamey Haugen
1,797 Twalya Alexander
1,789 Denis Snyder
1,786 Ryan Phelps
1,785 Gregory Koziarz
1,767 Louis Bloukas
1,740 Vatapuia Vavau
1,731 Ryan Leong
1,729 Nathan Jollymore
1,723 Ijijeh Mantolino
1,714 Lazarus McRae
1,699 Josephine Archuleta
1,678 Christopher Williams
1,677 John Salvaggi
1,676 Beatrice Brown
1,663 Erica Pagano
1,660 Michael Musso
1,656 Jorge Alvarez
1,655 Cody Toth
1,653 Sessilia Sua
1,652 Daniel Armstrong
1,649 Lee Jeffers
1,646 Carmela-Adryanna Valerio
1,634 Brian Hutchings
1,633 Jose Guerreiro
1,618 Christopher Botelho
1,615 Erin Moyer
1,606 Raechel Kaminskas
1,601 Mark Spiers
1,598 LaTonya Tucker
1,593 Maria Reyes
1,592 Ryan Boomer
1,572 Samneang Prom
1,572 Laura Thornton
1,567 Jun Ma
1,557 Aurora Strong
1,546 Rivka Erlich
1,541 Sally Wilson
1,531 Julie Vautour
1,523 Kristen Porter

\$1,517 Peter Hudousek
1,515 Thomas Reddoch
1,511 Kehinda Pryor
1,511 Kristen Patton
1,506 Herivelto Pereira
1,506 Robert Simmen
1,500 Godfrey Goodrich
1,499 Andrew Wagner
1,496 Andria Standifer
1,495 William Cantalops
1,495 Stephen Amella
1,493 Angela Pronti
1,493 Victor Sanchez
1,485 Jimmy Lubin
1,480 Patrick Cremeans
1,478 Jessica Prazeres
1,475 Rob Speers
1,472 Cherie Mohn
1,471 John Donovan
1,470 Maria Diringner
1,464 Barbie Stillwell
1,462 Brian Vasiloff
1,458 Adelfa Parinas
1,456 Ruben Soberanes
1,451 Brian Zuzick
1,451 Zbigniew Stankiewicz
1,442 Maren Conway
1,441 Santana Kelly
1,440 Victoria Wippich
1,423 Joyce Kinsler
1,420 John Nieves
1,419 Sina Tuilaepa
1,415 Gilana Smith
1,414 Randy Markland
1,411 Patricia Lambert
1,410 Brenton Patterson
1,407 Benjamin Ainscough
1,406 Christian Ortiz
1,404 John Rohner
1,404 Abby Hermanson
1,401 Debbie Hardy
1,400 Kara Schissler

\$1,395 Stacie Powell
1,395 Ryan Feehan
1,390 Kevin Ishikane
1,389 Carolyn Havens
1,388 David Riddle
1,384 Alex Smith
1,382 James Aalders
1,375 Lacares Green
1,375 Eran Walters
1,370 Jesusdieu Portilus
1,365 Melinda Kinsey
1,359 Jennifer Wehrle
1,358 Christian West
1,358 Dawn LeBlanc
1,354 Anthony Gallagher
1,350 Tabitha Eneboe
1,344 Tilly Roebeck
1,337 Jillian Libenson
1,306 Stephen Suntala
1,304 Brittini Kwiecien
1,303 Lesina Ah Sue
1,302 Scott Swint
1,298 Nadia Rowland
1,295 Richard Ross
1,294 Charlene Grossic
1,294 Bernard Oliphant
1,284 Jeffrey Lewis
1,284 Kevin Haines
1,278 Elaine Darko
1,278 Lacee Port
1,275 Nikolay Korotkov
1,271 Kelly Roschbach
1,268 Raquel Hall
1,257 Patricia Nurse
1,255 Delfin Clark
1,254 Mattie Jendresen
1,252 Meghan Trim
1,251 Ellen Schultz
1,250 Aracely Paulino-Vasquez
1,246 Raymond Angeles
1,243 Annemarie Diola
1,241 Bruce Mainprice
1,240 Janel Wilder
1,236 Kelly Ekker
1,229 Kurt Kohles
1,225 Daniel Bean
1,224 Brandi Stone
1,224 Oscar Ortiz
1,224 Greg Strickland
1,221 Anthony Fister
1,221 Ryan Studer
1,218 Jill Kuhn
1,218 Siutaka Vaka
1,212 Josh Schwab
1,212 Jon Rodriguez
1,208 Thomas Tulowiecki
1,205 Roya Pourkalbasi-Esfahani
1,202 Deborah Fortes
1,200 Jonah Shure
1,200 Sandra Underwood
1,199 Jessica Froment
1,197 Lockert Johnson
1,197 Christopher Nixon
1,196 Curt Snow
1,189 Jonathan Hanaway

\$1,189 Stephen Gross
1,188 Viliami Veamatahau
1,184 Amy Cole
1,183 Mark Lomonaco
1,183 Steven Hoffman
1,182 Joseph Cruickshank
1,178 Natalie Soboleva
1,174 Kate Daye
1,173 Sylvener Pierre
1,173 Craig Lawson
1,173 Julie Kortte
1,171 Derron Alexander
1,170 William Smith
1,170 Joshua A Smith
1,166 Eric Gallant-Munroe
1,165 Roberto Nieves
1,165 Samuel Vasquez
1,164 Rose Plourde
1,164 Gary Gooden
1,159 Casey Sperzel
1,158 Cassandra Brooks
1,157 Cindy Ligsay
1,157 J Jessica Gonzalez
1,155 John Thornton
1,154 Ashley Wortman
1,152 James Murtha
1,150 Alleyn Murray
1,146 Matthew Sauer
1,141 Arjun Panchal
1,138 Andrea Petti
1,137 Timothy Bugge
1,134 Qualesia Bullard
1,130 Robert Norback
1,128 Maletina Taukeiaho
1,128 Natasha Waltenbaugh
1,122 Latondra Kincaid
1,121 Nicholas Fedorka
1,119 Jesmond Grech
1,115 Veselin Filchev
1,113 Kirsten Anderson
1,112 Thomas Knox
1,112 Vicki Kingi
1,109 Samantha Spear
1,109 Thomas King
1,105 Claudia Camargo
1,105 Regina Duval
1,102 Evan Wicklund
1,101 Rory Larkin
1,093 Thomas VanOsdol
1,091 Dexter Phillip
1,088 Ronald Knight
1,088 James Pasket
1,087 Latonya Cannady
1,085 Brennan Reilly
1,080 Keegan Borer
1,078 John Opritza
1,071 Ricky Zerkle
1,070 Nicholas Triantafyllidis
1,066 Matt Flores
1,065 Omar Hashimi
1,062 Aaron Pohl
1,062 Yolette Mompoin
1,062 Cherie Wihapi
1,059 Rory Olson
1,059 Sonia Tyner

\$1,058 Fernanda Vaslet
1,057 Katherine Lorenz
1,055 Alofi Suasua
1,055 Scott Florin
1,053 Carol Ornellas
1,048 Jermaine Jordan
1,047 Bridget Hartley-Loffman
1,044 Christopher Hammond
1,043 Lincoln Kline
1,035 Debra Guay
1,032 Joshua Hess
1,030 Gary Moyer
1,026 Ross Ewen
1,026 Hend Matthews
1,024 Damon McCall
1,023 Naomi Caraballo
1,017 William Volk
1,015 Jenny Alvarez
1,015 Joel Louis
1,013 Steven Sparkes
1,012 Arie Davis
1,012 Cesar Vargas
1,012 Andrew Nigro
1,008 Barbara Harden
1,007 Casey Mason
1,004 Tevita Tupouniua
1,002 Carlos Arballo
997 Aden Schrock
996 Trudy Hyde
992 Joshua Joers
983 Jose Durancortes
982 Chad Eustis
976 Soonalote Taogaga
972 Mark Sawrie
972 Jason Levasseur
971 Lesly Lindgren
969 Clifton Williams
968 Meakie Grice
965 Barbara Duffenais
965 Nathanael Rathjen
962 Dean Quinn
959 Danae Roberts
955 Jocelyn Bolito
952 DeAnthony Hartman
951 Lacey Mills
951 Matthew Cage
951 Ina Steward
950 Gregory Johnson
949 Al-Karim Walji
948 Charles Liscomb
947 Glaister Parke
944 Dara Shepherd
942 Rita Charles
940 Juanita Burton
938 Christopher McFoy
937 Linda Multalofuliese
937 Victor Rodos
932 Shelby Poston
931 Eric Hidy
929 Jacqueline Kosalek
927 Nicole Trim
927 Daniel Bauer
925 Gloria Moreno
924 Ghislain Richard
923 Jeremy Gansowski

\$918 Clarence Waller
918 Vanessa King
915 Rukia Lipska
915 Jacqueline Reim
913 Vilma Howard
913 Suzanne McDonald
910 Patrick Cruse
905 Maximiliano Luna
904 Robert Harrington
902 Alex Rozotto
901 Sarai Castanon
899 Michael Coulthard
898 Carly Ferraro
897 Darnelle Keala
896 Lenora Blackstone
896 David Watkins
893 Franklin Quezada
893 Richard Smith
892 Mark Harhager
891 Sione Maumau
890 Andrew Tratner
888 Sarah Williams
887 Judy Guidry
887 Walter Nunes
884 Clinton Spaeth
883 Jeseicka Black
883 Paulo Miranda
882 Michael Hicks
877 David Kirst
873 Melissa Losk
867 Lesley Yost
865 Anand Jailall
865 Christopher Velazquez
863 Christian Laboy
862 Daniel Zapata-Varona
861 Andrew Bayang
860 Betty Hewlett
860 Dennis Luckett
859 Jennifer Loshaw
858 Leo Upshaw
857 Michael Russo
857 Albert Kauderer
853 Nicole Bolito
852 Nicholas Gaines
852 Michael Scalice
848 Paul White
848 Dorothy Niederer
848 Fadi Farha
847 Dalton Bragg
847 Alon Frazier
847 Jamie Faulkner
846 Andrew Burnham
846 Anthony Barbaro
845 Evan Reich
842 James Matthews
840 Marta Cunha
840 James Reddick
838 Maleah Bourda
837 Joyce Gay
836 William Parmeter
835 Tasha Marker
835 Lloyd Allen
832 Allison Hanson
830 Richard Carter
829 Brett Maurice

WORLD'S GREATEST BONUS - CONTINUED

\$828 Martha Zelaya	\$764 Latrice Bennett	\$728 Justin Vega	\$675 Karla Yochum	\$634 Johnie Jones	\$588 Logan Hendley	\$550 Timothy Cruise	\$512 Timothy Hess
828 Codey Kinemond	764 Christopher Humphrey	728 Megan Barber	675 Brien Standifer	633 Brandi Wathen	588 Eric Closs	550 Heather Miller	510 Monet McCoy
827 Gabriel Manzo	763 Guillermo DeLaVega	727 Westley Aston	674 George Lahamedjian	633 Adam Sharp	588 Vu Phan	550 Kyle Larimore	510 Kevin DeGoey
825 Benjamin Mancillas	763 Eric Schwabauer	724 Jonathan Ng	674 Andre McCallum	633 Keyonia Hughes	586 Chanthakhan	550 Brook Moseng	510 Karen Lanning
825 Corey Hallam	761 Theresa Perea	723 Elizabeth Perez	674 Nickolas Ruggeri	632 Awan Jackson	Phommachanh	549 Robert Recker	508 Benjamin Bloom
819 Jinzhou Zhao	760 Kasali Kotun	721 Jessimi Lewis	672 Kyle Diotte	631 Bradley Kampmeier	585 Charlie Contreras	549 William Cassity	508 Vuong Nguyen
814 Patrick Guthrie	759 Craig Alster	718 Mickenzie Linse	671 Zachary Bradshaw	630 Seth Reising	584 Jacob Adams	549 Les Swain	507 Debra Trujillo
814 Kali Jones	758 Javier Sujo	714 Casey Krebsbach	670 Trishia Gaines	628 Lynn Doolittle	583 Rafael Spratling	547 Garret Kun	506 Andrew Cavicchi
810 Jonanna Smith	758 Gary Parker	713 Calvin Irving	670 Matthew Wilson	628 Todd Harding	583 Kyle Reider	547 Brandon Summerton	506 Chrystal Remedios
810 Robert Park	758 Julia Freund	713 Zachary Tepe	670 Robert Ford	627 JaLonn Westmoreland	583 Aaron Lowmaster	545 Robinson Parramejia	506 David Schlagheck
808 Justin Martinelli	757 Elena Knox	713 Dwayne Hargrove	667 David Ramirez	627 Daniel Phares	581 Andrew Aaron	545 Raymon Reynolds	505 David Tickel
807 Ryan Vopat	756 Sean Traylen	711 Jordan Smith	667 Aaron Haynes	626 Brittany Sykes	579 Kathrine West	544 Reina Amituanai	505 Andrew Hamilton
803 Erlene Freeman	754 Janine Bane	707 Lisset Melendez	667 Jane Callies	625 Lleison Martinez	579 Zachary Long	543 Gregory Reinbold	503 Gloria Mendez
803 Thomas McCormick	754 Christopher Lopez	705 Theresa Maasi	666 Dustin Graeber	625 Jonathan Collier	578 Kayla Pecora	540 Donald Wold	502 Gary Coleman
802 Puttheara Som	754 Alexander Spooner	704 Eduard Arteni	666 Leighanne Tompko	624 Nigel Hales	577 Jinie Bourg	539 Kristen Lawrence	501 Tamara Belcher
801 Maureen Moors	753 Jeffrey Hoffman	702 Alan Sedaghat	664 Kitt Hunter	624 Tina Phongsavath	577 Edwin Chauca	539 Theodore Lyons	
799 Benjamin Andrews	752 Jae Garrison	701 Heather Trehan	664 Chena Blair	622 Anthony Hemmert	576 Kasey Williamson	537 Rosalind Rodriguez	
799 Mark Wicker	751 Daren Baker	701 Michael Lothamer	664 Bradley Butler	621 John McFadden	576 Robert Granzow	535 John Sanchez	
797 Hector Sartori	751 Blake Jankowski	700 Christine DiSanto	663 Latasha Hicks	621 Danny Worley	575 Cecil Johnson	534 Stacy Deurlein	
797 Samson Adelufosi	751 Gregory Akre	700 Jennifer Hernandez	661 Michael Schroeder	620 Diego Arangopuerta	575 Lloyd Nwankwo	532 Eric Palmer	
796 Yuridia Stoffa	750 Joseph Cost	700 Scott Hastings	661 John Nasti	620 Ginell Carswell	573 Matthew Sanchez	532 Olja Marjanovic	
796 Anne Lucid	750 Albert Binman	698 Amanda Hogan	660 Daniel Jones	619 Paramjit Sangha	572 Adam Geiselman	532 Odilia Goulart	
796 Richard Brock	748 Abbie Kincaid	697 Beau Springer	660 Michael Sanders	619 Daniel Melendez	572 Katie Cetina	530 Trey Jones	
796 Gregory Hayman	747 Hunter Houvener	697 Douglas Green	659 Riita Tokahere	619 Jennifer Young	572 Jeremy Parks	529 Kristen Willars	
796 Jintana Maleehual	746 Sean Grant	697 Jarrett Safford	659 Jarrett Sotolongo	619 Darrick Mallett	571 Michella Smith-Perry	528 Niessa Johnson	
794 Julia Loboda	746 Derrick Coates	697 Jean-Francois Diotte	658 Gordon Biggums	617 Aleesha Myshrall	571 John Sparby	526 Juan Muriel	
792 Tammie Matti	745 Jack Bain	695 Sean Hansen	657 Rosa Aguirre-Hervias	617 Hal Adcock	570 Amanda Evans	525 Jaison Gallagher	
791 Alexandra Rojas	744 Jahara Lewis	695 Roxanne Stevens	657 Maggie Jaramillo	616 Levi Stearns	569 James Thompson	525 Keylen Foster	
790 Jutta Lynn	744 Donna Pilon	694 Gabriel Thompson	654 Porter Balke	613 Bret Kunash	568 Adrian Davis	523 Daniel Posner	
788 Lori Stiffler	744 Justin Sanchez	694 Robert Egan	654 Kimberly Riley	611 Danielle Grissom	568 Daymon Green	523 Ryan Coleman	
787 Warren Hilsbos	743 Enisela Tukuafu	693 Pamela Warren	653 Karmela Smud	610 Victoria Perea	568 Lori Dacyk	522 Arthur Westergren	
785 Adrienne Anthony	743 Amr Shater	692 Nolan Reid	653 Donna Gage	610 Michael Benton	566 Kierra Goodwin	522 Rosita Tumpap	
785 Eugene Kashkin	742 Agnes Urlings	691 John Keith	652 Penny Reineck	607 Candice Oliver	563 Christopher Chovanec	522 Michael Stuver	
783 Tiqua Anderson	742 Todd Grosvenor	689 Nicholas Moore	649 Daniel Cervantes	606 Leya Kirchstein	563 Shelley Suggett	521 Barry Marbach	
783 Tibor Simon	742 Steven Rotherforth	689 Christopher Bemrose	648 Bruce Viaje	605 Pader Lee	562 Jonathan Kitzmiller	520 Gary Stephens	
781 Brian Gilmore	742 Jiwanpersaud Boodwa	689 Devon Chapman	647 Lameesha Jones	604 Mackenzie Burnette	561 Milton Alexander	518 Marc Rivera	
781 Steven Stensrud	741 Peter Sears	687 Angela Willis	645 Kaleb McCullough	603 Shannon Connor	561 Jeffery Spain	518 Angel Boss	
776 Peter McEnaney	740 Dawn Selden	685 James McTaggart	645 Josian Rodriguez	600 April Quick	561 Devin Adams	518 Steven Riley	
775 Amber Akins	738 Hannah Foster-Blaszkyk	685 Robert Phillips	644 Heavenly Aguilar	599 Marie Arnold	557 Marketa Clark	517 Ronald Kutruff	
773 Oneil Roberts	736 Jordan Arcuri	684 Unique Hunnicutt	643 Michaela Sertler	599 Michelle Lambert	557 Shahin Aftabzadeh	516 Curtis Bartlett	
771 Serafi Tagalao	736 Donte Grant	684 David Bray	641 Lakeisha Ransom	598 Jacqueline Lutin	557 Jessica Oskin	516 Jacqueline Pineda	
770 Dane Johansen	735 Serge Alexandre	684 Corey Moore	640 Leanne Clark	596 Michelle Simons	556 Cameron Cimino	515 Frederick Musselman	
770 Allison Howard	734 Pamela Harris	682 Caren Oliver	640 Jacob Deboer	596 Natalia Tahana	556 Samvel Tigranyan	515 Michael Sobel	
769 Kasey Montague	733 Matthew Bogle	681 Brandi Graff	638 Keavin Kirby	595 Christopher Domanovics	555 Ricardo Alanis	514 Matthew Lorimer	
769 Linda Byas	733 John Wilson	681 Timothy Frederick	637 Kevin Talbot	594 Christopher Bourque	555 Ernest Hatfield	514 Patrick Fowler	
767 Odaro Aigbogun	732 Harvey Ridley	680 Musediq Abdul	637 Chad Fitzgerald	593 Nicholas Pelham-Clarke	554 Melvin Arritt	513 Brandon Metzner	
766 Erin Dincola	732 Donte Fraser	677 Richard Hambrick	637 Gabriel Feldmann	592 Ansumana Dualu	552 David Grovu	513 Ken Suzuki	
765 Erin O'Neil	730 Sean Feizkhah	676 Daniel Crichton	635 Laura Galindo	592 John Nguyen	552 Devon Miller	512 Tamara Hughes	

LEADERSHIP BONUS



MATTHEW PARKS
\$27,762
Surace-Smith

Ofa TUPOUNIUA
\$26,019
Steve Friedlander

ZACHARY HART
\$19,914
Surace-Smith

BRETT GRYSKA
\$15,332
Oldham-Bianchi

MATTHEW DIULUS
\$14,846
Simon Arias

JANUARY BONUS LEADERS

January Bonus Payout: **\$743,572**

January Bonus Qualifiers: 797

\$27,762 Matthew Parks
26,019 Ofa Tupouniua
19,914 Zachary Hart
15,332 Brett Gryska
14,846 Matthew Diulus
13,747 Stephen Jubrey
13,521 Evan Holzhauer
13,490 Robert Kanaan
12,885 Doreen Ryan-Foti
9,831 Justin Adams
9,667 Albert Serur
9,173 Jason Bratin
9,044 Mavrick Fredericks
8,878 Andrew McQuade
8,520 Michael Laramie
8,519 Humberto Quintero
8,224 Raymond Risucci
8,106 Daniel Hartwig
8,000 Travis Picklesimer
7,739 Randy Teyssier
7,661 Ryan Wilson
7,006 James Keefer
6,412 Syed Quadri
6,175 Sara Welch
6,156 Matthew Turnquist
6,000 Marko Jankovic
5,889 Kenneth Greer
5,874 Marian Sertler
5,706 Dan Nebraski
5,651 Mark Corkrean
5,570 Kyle Johnson
5,311 Michael Romeo
5,112 Ryan Bisanz
4,437 Nicholas Lorence

\$4,395 Henry Ingraham
4,248 Melne Lewis
4,133 Bobby Szwaja
4,126 Maria Willgruber
4,092 Noel Rose
4,010 Elias Hazen
3,920 Natalie Wagner
3,823 Byron Paz
3,805 Mark Kukielski
3,638 Robert Janev
3,603 Brian Sundberg
3,464 Hunter Houvener
3,184 Denise Berrios
3,120 Samuel Cohen
3,109 John Ophals
3,084 Gian-Paolo Diberardo
3,077 Rodney Ward
2,981 Michael Clemente
2,951 Xavier MacLarty
2,950 Moli Kaufusi
2,935 Anita Ferris
2,871 Alfred Taren
2,847 Timothy Wilson
2,838 Robert Richman
2,697 Jordan Chalom
2,601 Robert Dunn
2,587 Richard Johnson
2,556 Mathew Hart
2,478 Ryan O'Malley
2,475 Dustin Dunlap
2,434 Phillip Rigoli
2,431 Haoyu Xu
2,397 Trevor Mayer
2,348 Konnor Wyly

\$2,334 Zach Otto
2,285 Tony Geer
2,284 Cara DeFiore
2,269 Michael Gerstein
2,265 Brooke Spain
2,261 Stephen Hill
2,261 James Allen
2,260 Faleuseni Maumau
2,256 Christopher Favor
2,254 Ala Awad
2,227 Jessica Santamarina
2,222 Steven King
2,213 Adeyemi Akinade
2,207 William Myatt
2,206 Darrell Asbell
2,191 Lamine Diakhate
2,178 Kaitlyn Good
2,065 Robert Shafer
2,023 David Guzman
2,018 Carl Carlberg
2,009 Levar Morgan
2,007 Daniel Bauer
1,950 Tere Diamond
1,938 Marc Salvaggi
1,894 Jacqueline Kosalek
1,893 Joshua Olin
1,887 Ruben Santillana
1,885 Thomas Vena
1,748 Dorian Brown
1,714 Ryan Tucker
1,703 Luay Ghawi
1,673 Jean Joseph
1,642 Reuben Rios-Cruz
1,623 Craig Strompf

\$1,615 Joshua Jackson
1,604 Jack Keiderling
1,575 William Brookshire
1,569 Dmitriy Kagan
1,556 Britton Costa
1,547 Amie McCracken
1,532 Matthew Conrad
1,528 Paul Kelly
1,505 Roger Fung
1,484 Phillip Jenkins
1,441 Aaron McLean
1,438 Christopher Clark
1,420 Moswen Taylor
1,399 Caleb Douce
1,397 Mack Doby
1,368 Alberto Alcala
1,368 Ashley Wenning
1,345 Daniel Walton
1,338 Aaron Parks
1,325 Daniel Pofilechio
1,311 Erik Boyd
1,292 Atta Saleh
1,269 Nicholas Moore
1,263 Erin Allen
1,256 London Burnett
1,234 Scott Wheeler
1,228 Darron Hacker
1,219 Joy Nardone
1,211 Matthew Girard
1,206 David Schanuel
1,202 Alexandra Graham
1,199 Anthony Theriault
1,183 Christopher Kennedy
1,182 Bryon Welch

\$1,174 Nicholas Engrav
1,159 Michael Roe
1,154 Nicholas Zangardi
1,152 Alejandro Torruella
1,150 Kyle Taylor
1,147 Muhammed Ashraf
1,147 Bradley Gray
1,137 Franklin Quezada
1,130 Dick Nakatani
1,118 Joseph Shanks
1,108 Richard Barbour
1,096 Jennifer Kinder
1,090 Randall Cook
1,084 Derek Cotton
1,071 Darren Miller
1,058 Caio Rosa
1,057 Sokol Fazliu
1,050 Kayla McIver
1,050 Charles Ferrari
1,033 Jenna Gula
1,015 Richard Flores
997 Steven Cox
991 Shahab Mahdaveinejad
987 Brandon Teter
987 Albert Kauderer
984 Robert Recker
979 Daniel Umbertone
977 Graham Carter
974 Jorge Guerra
961 Harrynarine Ramoutar
942 John Conard
942 Brandon Summerton
941 John Serrano
927 Andrea Petti
920 Magda Figueiredo
917 DeAnthony Hartman
914 Adam Huck
910 Richard Dyer
895 Thomas Soloweyko
891 Peter Van Der Westhuizen
886 John Napiza
879 Richard Whyte
879 Tatjana Tikhonov
869 Samuel LaSala
861 Steve Svendson
848 Dustin Rushin
835 Andrew Pratt
834 Tevita Tupouniua
833 Eric Ebbitt
831 Ronald Rennich
830 Nicole Sanders
821 Xander Davis
821 Vatapuia Vavau
820 Tara Weisz

\$808 Brandon Marshall
805 Timothy Kieran
805 Michelle Anderson
799 Kellen Cuttance
792 Michael Shaba
790 Mitch Duplantis
767 Krista Thieme
758 Harold Durana
754 Rajendra Narine
748 Ashlee Hutchins
748 Devin Dingey
742 Nneka Nwani
738 Casey Kunash
736 Aldina DaRosa
736 Brian Welsh
731 Paul Samra
729 Alexander Dorey
724 Corey Hallam
689 Tanner Daves
687 William Oseroff
682 Alisha Armand
681 Erin Moore
679 Karolina Debek
671 Joey Lin
671 Polina Philbin
666 Jonathan Emura
659 Hector Carrillo
653 Andjela Avram
651 Souleymane Bah
649 Justin Tyburski
643 Zathia Zarza
643 Raphael Musto
638 John Stankoski
632 Lawrence Smith
630 Andrew Wagner
624 Brodie Fischer
622 Andre McCallum
620 Eric Peyton
618 Matthew Willrodt
610 Kasey Williamson
607 Joannabelle Magneson
602 Cynthia Schneiderman
602 Richard Nypower
596 Michael Williams
592 Donald Dowbor
591 Michelle Crowe
590 Joshua Davidson
589 Reynolds Akuamoa
586 Jesse Spencer
585 Kierra Goodwin
581 Chad McLaughlin
580 Bobby Gujral
578 Christopher Chovaneac
572 Joshua Dishong

\$571 Billy Northington
568 Oscar Portillo
567 Scott Patterson
566 Heather Trehan
565 Zachary Santino
564 Mohammed Moalawi
561 Michael Mandella
560 Christopher Hintz
560 Christopher Earle
555 Tiare Hubbard
552 Michael LiBassi
552 Samantha Naidu
549 Jeremie Dupuis
529 Jordan Albright
528 Jake Yagjian
526 Milica Zivkovic
521 Brian Allt
517 Scott Schwartzkopf
516 John McGrath
512 Anthony Batista

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1 **MOLI KAUFUSI**
\$5,553
Steve Friedlander

2 **KAITLYN BRANDT**
\$4,223
Oldham-Bianchi

3 **BRITTON COSTA**
\$4,192
Simon Arias

4 **MICHAEL GERSTEIN**
\$4,090
Giglione-Ackerman

5 **FALEUSENI MAUMAU**
\$4,021
Steve Friedlander



1 **SAMI MOGANNAM**
\$4,545
Jatoff-Foti

2 **NICOLE CONLEY**
\$1,548
Oldham-Bianchi

3 **NABIL SPAHI**
\$1,443
Giglione-Ackerman

4 **GLYN HURST**
\$1,276
Matt Henderson

5 **ARTHUR WESTERGREN**
\$1,057
Williams-Zophin

JANUARY BONUS LEADERS

January Bonus Payout: \$260,580
January Bonus Qualifiers: 581

JANUARY BONUS LEADERS

January Bonus Payout: \$44,653
January Bonus Qualifiers: 152

- | | | |
|----------------------------|----------------------------------|--------------------------|
| \$5,553 Moli Kaufusi | \$1,311 Peter van Der Westhuizen | \$848 Andrew Melanson |
| 4,223 Kaitlyn Brandt | 1,286 Zathia Zarza | 832 Rajendra Narine |
| 4,192 Britton Costa | 1,274 Dwelyn Smith | 831 Justin Fisher |
| 4,090 Michael Gerstein | 1,264 Lawrence Smith | 825 Michelle Crowe |
| 4,021 Faleuseni Maumau | 1,260 Andrew Wagner | 825 Arthur McDonald |
| 3,803 Carl Carlberg | 1,221 Polina Philbin | 821 William Brookshire |
| 3,337 Jacqueline Kosalek | 1,221 Kasey Williamson | 816 Gretchen Spain |
| 3,237 Marc Salvaggi | 1,194 Brandon Smith | 799 Anthony Theriault |
| 2,857 Tony Geer | 1,171 Kierra Goodwin | 798 Jenna Grola |
| 2,667 Aaron McLean | 1,165 Joannabelle Magneson | 784 Sathnarine Kumar |
| 2,619 Daniel Bauer | 1,165 Tatjana Tikhonov | 766 Eric Peyton |
| 2,295 Muhammed Ashraf | 1,163 Chad McLaughlin | 759 Kenneth Johnson |
| 2,157 Harrynarine Ramoutar | 1,156 Alejandro Torruella | 757 Mary Reed |
| 2,119 Christopher Kennedy | 1,137 Christopher Chovanec | 757 Gordon Biggums |
| 2,092 Kayla McIver | 1,136 Oscar Portillo | 755 Tiare Hubbard |
| 2,089 Caio Rosa | 1,135 Devin Dingey | 749 Matthew Conrad |
| 2,022 DeAnthony Hartman | 1,132 Heather Trehan | 748 Jose Carvajal |
| 1,975 Shahab Mahdavinejad | 1,116 Xander Davis | 747 Milica Zivkovic |
| 1,973 Albert Kauderer | 1,103 Samantha Naidu | 742 Maren Conway |
| 1,969 Robert Recker | 1,103 Nneka Nwani | 734 Amanda Irving |
| 1,964 Michael Roe | 1,098 Mark Danner | 729 Glaister Parke |
| 1,955 Graham Carter | 1,098 Jeremie Dupuis | 728 Darwin Roman |
| 1,934 Bradley Gray | 1,093 Charles Diulus | 720 Zhenxing Chen |
| 1,883 John Conard | 1,078 Reuben Rios-Cruz | 716 Jonathan Ng |
| 1,878 Robert Richman | 1,058 Jordan Albright | 714 Robert Rowell |
| 1,853 Andrea Petti | 1,029 Andjela Avram | 704 Christopher Buonanni |
| 1,848 Michael Shaba | 1,019 Brian Allt | 696 Jacklyn Tweeten |
| 1,628 Jorge Guerra | 1,013 Karolina Debek | 693 Marcus Street |
| 1,615 Brandon Marshall | 1,003 Regina Duval | 691 Sara Vaz |
| 1,600 Aaron Dupras | 999 Christopher Mendes | 690 Shaun Johnson |
| 1,548 Adam Huck | 991 Anthony Batista | 687 Autumn Turner |
| 1,508 Ronald Rennich | 985 Scott Davison | 687 Keith Coscia |
| 1,470 Ashlee Hutchins | 977 Mark Diebolt | 687 John Reynolds |
| 1,459 Alexander Dorey | 951 Joshua Cosentino | 682 Derron Alexander |
| 1,459 Eric Ebbitt | 936 Unique Hunnicutt | 682 Joseph Cost |
| 1,456 Brandon Summerton | 934 Scott Schwartzkopf | 671 Jaison Gallagher |
| 1,405 Tara Weisz | 922 Eric Thompson | 663 Joshua Dishong |
| 1,373 William Oseroff | 892 Genesisjane Hall | 660 Brandi Hershey |
| 1,361 Erin Moore | 884 Peter Kwiatkowski | 655 Jamie Perse |
| 1,358 Richard Whyte | 881 Brodie Fischer | 652 Kevin Huber |
| 1,342 Joey Lin | 871 Stephen Giddens | 646 Ashley Wenning |
| 1,326 Michelle Anderson | 854 Shannon Neville | 645 John Stankoski |
| 1,317 Charles Ferrari | 851 Timothy Watson | 643 Leroy Simpson |

- | | | | |
|-------------------------|---------------------|-------------------|--------------------|
| \$4,545 Sami Mogannam | \$950 Dason Phaul | \$722 Gary Slocum | \$594 Earle Harris |
| 1,548 Nicole Conley | 888 Ronald Marx | 651 Maria Ramirez | 594 Olga Tsymbal |
| 1,443 Nabil Spahi | 825 Merva Morgan | 649 Richard Walus | 583 Diana McNair |
| 1,276 Glyn Hurst | 806 Bertrand Joseph | 648 James Cliff | 565 Robert Recker |
| 1,057 Arthur Westergren | 756 Glen Latona | 621 Jay Lapidus | 508 Preeti Sahgal |

4 BONUS TOTAL: \$2,287,931

WORLDS GREATEST \$1,239,126	LEADERSHIP \$743,572	SA/GA TRAINING \$260,580	REINSTATEMENT \$44,653
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FOUNDERS CLUB

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.

January 2013 Qualifiers — Outstanding Producers & PR Representatives:

Max Quasem
Cohen-Cohen
27th Qualification
\$83,336 Net ALP
88.9 Ret

Ruben Soberanes
Jatoft-Foti
5th Qualification
\$62,662 Net ALP
80.7 Ret

Bruce Tan
Altig-Orlovic
4th Qualification
\$67,634 Net ALP
86.0 Ret

Richard Luzaich
Altig-Orlovic
3rd Qualification
\$57,410 Net ALP
94.5 Ret

Jesusdieu Portilus
Williams-Zophin
2nd Qualification
\$61,408 Net ALP
83.4 Ret

David Blaisdell
TN & SW NC/ Beth Farm
4th Qualification
12,848 Cards



Curt Snow
Jatoft – Foti Agency
Contract Date 08/28/02
Qualified January of 2013
\$1,010,079 of Net ALP

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Scott Dehning



Scott had 57.6% growth over January of 2012.

Way to go, Scott!

PR Director of the Month

Leaders growing leaders!

Larry Strong



Larry Strong is the Top Director for January 2013 with 82.76% Lead Growth.

We applaud your great work, Larry!

Perspective



Scott Smith
President
& Chief Marketing Officer

The Mindsets of Champions

As we recognize the top performers of 2012, there is one common denominator, and that is they all have the mindset of a champion. What is the mindset of a champion? It is viewing your talent and potential as ever changing and under development on an ongoing basis. Talent and abilities are not fixed, they have no potential. The mindset of a champion is one in which talent is built upon and developed and not something you can coast on.

Every champion has this mindset. Champions do not rest on their talent, they continually strive to improve and turn weakness into strength. This mindset creates a healthy attitude towards learning and personal growth, and a greater ability to deal with and conquer setbacks.

“Champions do not rest on their talent, they continually strive to improve and turn weakness into strength. The mindset of a champion is to get better every day.”

In the American Income dictionary, if we looked up the definition of champion, it would have a picture of Alan Sedaghat. I have had the opportunity to spend some time with Alan, and there is no question that he never viewed his potential as static; he works hard every day to be better

and more efficient at what he does. He views himself as having unlimited potential. You don't write \$530,000 of Net ALP on yesterday's abilities.

There are three primary factors in the mindset of a champion. First, champions are always learning and working to be better. Second, they possess a work ethic second to none. And third, champions don't make excuses; they embrace mistakes as part of the learning curve.

The mindset of a champion is to get better every day. Former UCLA basketball coach John Wooden said it best when he said “Success is peace of mind which is a direct result of self-satisfaction in knowing you made the effort to be the best at which you are capable.”

There are generally two mindsets. One is fixed and one is for growth. In a fixed mindset, you believe your abilities are natural and cannot be changed, for the most part. In a growth mindset, you believe your abilities can be developed through learning and hard work. Knowing about mindsets can help you get the most out of yourself and your potential. Evidence shows that your mindset is linked to what you achieve.

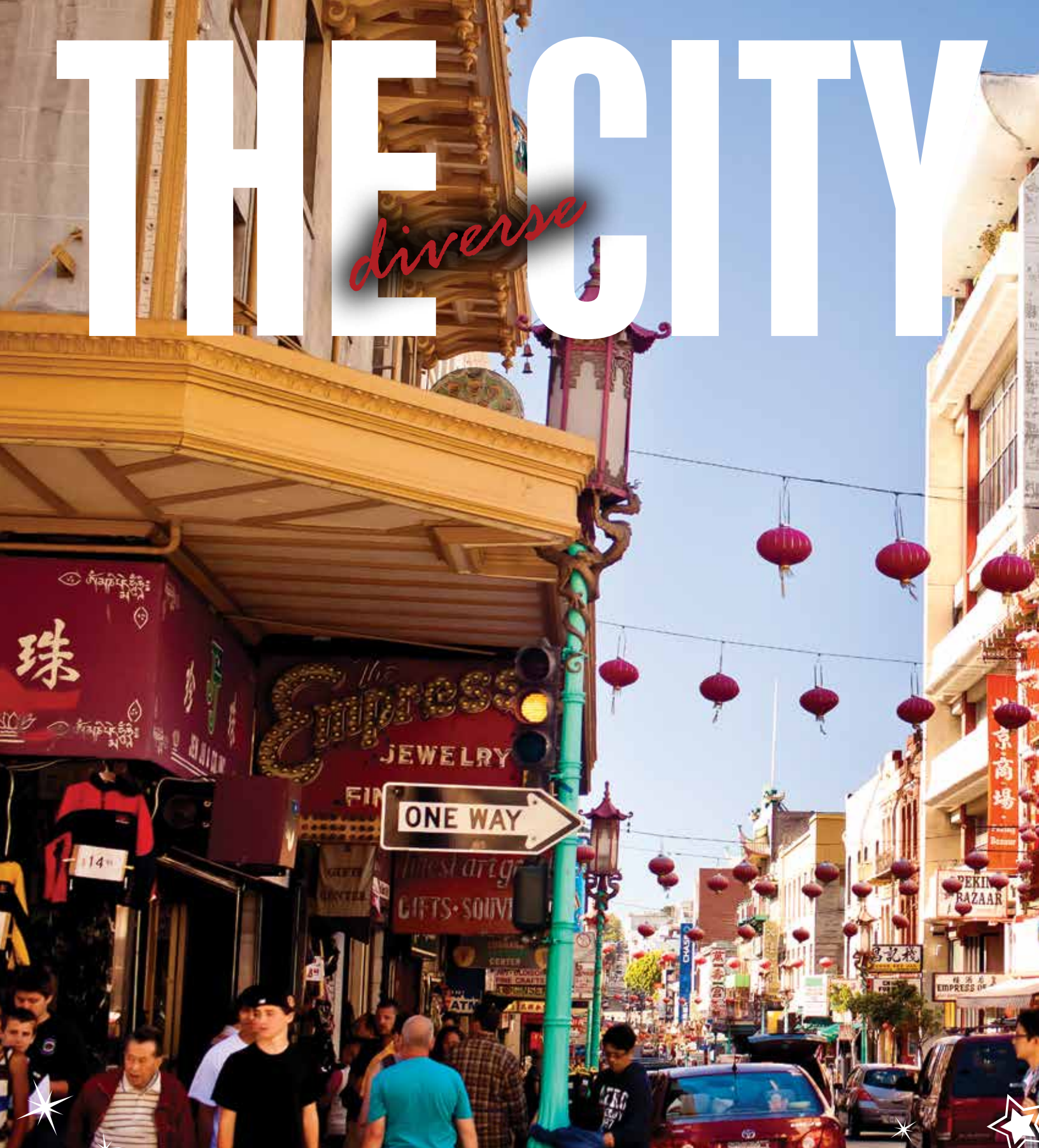
Most people actually possess both a fixed and a growth mindset, which they use for different reasons. It is where each is channeled that you are able to make positive gains. It is the growth mindset that allows improvement and optimum performance.

Alan Sedaghat had a choice. So did every other top producer. They made the choice to have a growth mindset, to be better today than yesterday and strive to be better tomorrow than today.

Remember, you have a choice!

THE CITY

diverse



THE HILTON SAN FRANCISCO UNION SQUARE HOTEL IS OUR DESTINATION FOR THE 2014 CONVENTION! MAY 29-JUNE 1

For complete Convention Qualifications: www.aillife.com/arc/spotlight.aspx

